

[Program Rules, Credit Card]

These Rules govern your participation in the Buyers Bucks Program (also referred to as the "Program"). Your participation in this Program enables you to earn points that may be redeemed for various rewards. "Cardholder" means an individual that has requested and/or received a VISA Rewards, Rewards Plus or Rewards Preferred Credit Card (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. Wayne Westland Federal Credit Union issues and administers all Cards. The Buyers Bucks website can be found by following the links from www.wwfcu.org (also referred to as the "website"). The Buyers Bucks toll-free number is 1-844-CU-BUCKS (1-844-282-8257) (also referred to as the Buyers Bucks Service Center"). Hours of operation are 24 hours a day, 7 days per week.

RewardsNOW, Inc. manages and administers the Program. RewardsNOW and Wayne Westland Federal Credit Union are not affiliates. These Rules and Card transactions are also subject to other agreements you may have with Wayne Westland Federal Credit Union (for example, Cardholder agreements).

General

1. The Program is offered at the sole discretion of Wayne Westland Federal Credit Union. They reserve the right to change these rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding points, or change redemption of outstanding rewards. Wayne Westland Federal Credit Union does not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules (for example, any attempt to sell, exchange, or transfer points or any instrument exchangeable for points), Wayne Westland Federal Credit Union, in its sole discretion, reserves the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of points earned or redeemed.
5. The Program is void where prohibited by law.
6. Wayne Westland Federal Credit Union is not responsible for managing or administering the Program or providing services under the Program. Wayne Westland Federal Credit Union will not be responsible for errors or omissions in any Program document. Wayne Westland Federal Credit Union will not have any liability to you or any other cardholder arising from, or related to, the services or rewards.
7. You (and any other beneficiary of the Program) agree that neither Wayne Westland Federal Credit Union nor RewardsNOW will be liable for, and you release, discharge, and hold harmless Wayne Westland Federal Credit Union and RewardsNOW or anyone who acted on behalf of Wayne Westland Federal Credit Union or RewardsNOW, from any and all claims of any sort, type, kind, or nature that you may have arising out of or in any way relating to your participation in the program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards.
8. Wayne Westland Federal Credit Union reserves the right to interpret Program Rules and policies and will be the final authority on point credits and award qualifications.

Earning Points

1. Cardholders will earn one point for every one U.S. dollar (\$1) in eligible net purchases made on their VISA Rewards, Rewards Plus or Rewards Preferred Credit Card, rounded to the nearest whole dollar. Visit the Earning Points page for additional bonus point opportunities that may be available to you.
2. "Net purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the month that includes Cardholder's Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from point calculation include the following: (a) cash advances, ATM withdrawals, convenience checks, and balance transfers, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to a Rewards Card account, including ATM fees, late fees, over-limit fees, annual fees, and finance charges as outlined in the applicable Cardholder agreement; or (c) any unauthorized charges or transactions.
4. Negative points will post on a statement if returns or credits exceed purchases.
5. Points may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended, or if the credit limit has been exceeded. If the account is closed by either you or Wayne Westland Federal Credit Union for any reason, all points that were accumulated but unused will be forfeited immediately. If your account is delinquent, Wayne Westland Federal Credit Union reserves the right to place the reward account in a Cannot Redeem status until it becomes current again.
6. Point accrual will begin upon the first day of the calendar month that includes the Cardholder's Enrollment Date. No other retroactive points will be awarded.

7. The number of points a Cardholder can earn in a calendar year is unlimited.
8. Points earned will be credited on a monthly basis. We will provide a monthly Buyers Bucks e-statement. If you provide an email address when registering to view your account online, you will be sent a monthly e-statement notification by email when your points are updated. The email will also contain a link to the website where you can view your current point balance. Email addresses and statement preferences can be updated by visiting the website.
9. Points will expire three years after the month in which they were earned. Points and awards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.
10. Points may be combined for your personal participating Card accounts into one rewards account. However, points from other rewards accounts cannot be transferred or combined. Points are not transferable to other frequent traveler or merchandise programs.

Redeeming Points

1. Points may be redeemed for a variety of rewards, as indicated on the website.
2. When you are ready to redeem points, visit the website to select your reward, or call the Buyers Bucks Service Center for all redemption inquiries and orders.
3. The point redemption levels can be found on the website.
4. To redeem your points for travel, visit the website. Using our Travel Resource Center you can book online or speak with our travel agency. Restrictions may apply; see website for details. If you don't have web access, call our Service Center toll-free at 1-844-CU-BUCKS (1-844-282-8257) 24 hours a day, 7 days a week.
5. Points may be redeemed only from accounts that are open and in good standing as stated in the "Earning Points" section above.
6. Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.
7. All redemptions are sent to the billing address on the account. UPS or USPS will usually deliver your item within 2-4 weeks. Shipments cannot be made to a post office box, an APO address, or outside the 50 United States. You may update your mailing address by contacting Wayne Westland Federal Credit Union .
8. All rewards are subject to availability. Reward items may be discontinued or withdrawn without notice. Should an item be discontinued, it will be replaced with an item of equal or greater value or you will be advised of unavailability so that you can make an alternate selection.
9. If an item arrives in damaged condition, you may return it for a replacement. Please contact 1-800-240-4814 x203 for a return authorization. Item(s) must be returned within 30 days of receipt in the original packaging. For returns of items that are not damaged, please contact the Buyers Bucks Service Center. Return shipping charges will be paid by the participant. There is a \$30 restocking fee. Item(s) must be returned within 30 days of receipt, unused and in the original packaging. Gift cards and Codes cannot be returned for any reason.
10. Neither Wayne Westland Federal Credit Union nor RewardsNOW are responsible for lost or stolen correspondence, documents, or certificates.
11. You, as a Cardholder, have sole responsibility for any charges over and above the stated value of a gift card or gift certificate.



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