



Business Rewards Program Terms and Conditions

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The following terms and conditions govern the STCU Business Rewards Program (the "Program"):

As an STCU Business Rewards credit cardholder ("you" or "your"), each STCU Business Rewards credit card account on which you are listed on our records as the primary account holder (collectively "your STCU Business Rewards Account(s)") is automatically enrolled in the Program. By using your STCU Business Rewards Card or STCU Business Premier Rewards Card you agree to these STCU Business Rewards Program Terms and Conditions. Spokane Teachers Credit Union ("STCU", "we," "our," or "us") sponsors the Program, and BreakAway Loyalty LLC ("BAL") administers it for us. BAL uses its internal travel service to book all travel reservations under the program, including airline tickets, cruises, and travel packages. The Program awards STCU Business Rewards points ("Points") on each Qualifying Purchase made on your STCU Business Rewards Account(s). Once you have been awarded enough Points, you can use them for Rewards such as airline tickets, merchandise, gift cards, cash rewards, and charitable donations, or as a gift to another member enrolled in the Program, and payment towards cruises.

How STCU Business Rewards Points are Earned

For **STCU Business Rewards World Mastercard®** accounts, you will receive:

- Three (3) Points for each dollar in Net Purchases made in Office Supplies, Cell/Landline Phone Service, Internet Service, and Cable/Satellite TV Service,
- Two (2) Points for each dollar in Net Purchases made in Restaurant, Travel, and Gas purchases, and
- One and a half (1.5) Points for each dollar in all other Net Purchases made with an STCU Business Rewards World Mastercard credit card enrolled in the STCU Business Rewards Program (your "STCU Business Rewards Card").

For **STCU Business Premier Rewards World Mastercard®** accounts, you will receive:

- Five (5) Points for each dollar in Net Purchases made in Office Supplies, Cell/Landline Phone Service, Internet Service, and Cable/Satellite TV Service,
- Four (4) Points for each dollar in Net Purchases made in Gas purchases*,
- Three (3) Points for each dollar in Net Purchases made in Restaurant and Travel purchases, and
- Two (2) Points for each dollar in all other Net Purchases made with an STCU Business Premier Rewards World Mastercard credit card enrolled in the STCU Business Rewards Program (your "STCU Business Premier Rewards Card").

Rewards categories and corresponding eligible purchases include the following, which are subject to change by us at any time and without notice:

Category Name	Eligible Purchases
Airlines	Commercial Airlines
Hotels/Lodging	Hotels, Lodging, and Timeshares
Car Rental	Car Rentals
Cruises	Cruise Lines
Trains & Buses	Non-Commuter Passenger Railways and Bus Lines
Travel Agent	Travel Agencies and Tour Operators
Services	Phone, Internet, Cable/Satellite TV & Office Supply stores
Restaurants	Eating Places and Restaurants, Drinking Places, Fast Food Restaurants
Gas	Automated Fuel Dispensers and Service Stations
Charities	Charitable and Social Service Organizations

*STCU Business Premier Rewards World Mastercard has an annual cap on 4X point rewards in Gas purchases to the first \$10,000 spent on the account each calendar year. After the annual cap is reached, points will be earned at the 2X point reward level for the remainder of the year.

Merchants are assigned a category code based on what each merchant primarily sells and that category code is transmitted to us with each purchase transaction. A purchase will not earn the higher Five (5) Points, Four (4) Points, Three (3) Points, or Two (2) Points for each dollar in Net Purchases if the category code is not eligible or is missing from the transaction data. The category code transmitted with each transaction and the corresponding Points received are final. We cannot change a transaction's assigned category code, even if it does not correspond to what the merchant sells. Merchants must work with their card payment processor to change their category code, if necessary.

"Net Purchases" mean the total Qualifying Purchases made with your STCU Business Rewards Card or STCU Business Premier Rewards Card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is any Purchase made with your STCU Business Rewards Card or STCU Business Premier Rewards Card as the term "Purchase" is defined in your STCU Business Rewards Credit Card Agreement. Points awarded on all of your STCU Business Rewards Accounts will be combined if the primary member number is the same for each STCU Business Rewards Account.

The following transactions are NOT Qualifying Purchases and therefore Points are not awarded on them: Finance Charges, Other Charges, fees, debt protection fees, or Cash Advances of any kind, including Balance Transfers, Convenience Checks, Automated Teller Machine (ATM) and Bank teller withdrawals, wire transfers, the purchase of money orders, cashier checks, travelers checks, or other negotiable instruments, foreign currency, wager or lottery tickets, casino gaming chips, payments of loans, or similar cash equivalent transactions.

Points from Net Purchases are typically awarded within one (1) to three (3) business days after your Qualifying Purchases post to your STCU Business Rewards credit card accounts. We reserve the right to verify and adjust Points at any time. If you or we close all of your STCU Business Rewards Account(s) or terminate your participation in the Program, all Points will be forfeited even if one or more of your STCU Business Rewards Accounts is later reopened or you re-enroll in the Program. You can see your Point redemptions and balances online at stcu.org. Points are not transferable (except as a Reward under the "Gifting Points" section of these Terms and Conditions), and cannot be bought, sold, or used as payment on your Account.

“Earned Points” are those Points awarded based on Net Purchases made with your STCU Business Rewards Card or STCU Business Premier Rewards Card.

“Bonus Points” are those Points awarded to you by us for promotional or other purposes and are not considered Earned Points.

Points cannot be transferred between the Program and any other rewards program. Points are not your property and have no cash value until redeemed for Rewards. Any Points balance remains the property of STCU until redeemed, and the Points balance will remain the property of STCU should you fail to exercise your redemption rights.

How to Redeem STCU Business Rewards Points

You or any joint account holder on your STCU Business Rewards Account(s) can redeem your Points online at stcu.org anytime or by calling the STCU Rewards Service Center at (855) 445-6719 between 6:00 a.m. - 9:00 p.m. Pacific Time on weekdays, and 6:00 a.m. - 7:00 p.m. Pacific Time on weekends. All redemptions are final; no refunds or cancellations.

Points cannot be earned or redeemed, and will be forfeited, unless you have at least one open STCU Business Rewards Account. We reserve the right to refuse to redeem Points if any of your STCU Business Rewards Accounts is closed by us, suspended, delinquent, over limit, or in default, or if your enrollment in the Program is terminated or suspended. Points are not awarded on an STCU Business Rewards Account after it is closed. Additionally, all Points will be forfeited and no additional Points will be awarded on any of your STCU Business Rewards Accounts if one or more of them are closed by us, suspended, delinquent, over limit, or otherwise in default as defined in your Credit Card Agreement. In addition, we reserve the right to refuse to redeem Points if any of your STCU loan accounts are past due, delinquent, or otherwise not in good standing, as determined by STCU, or any of your STCU deposit accounts are overdrawn. Except for designated travel rewards, payment may not be supplemented with Points to redeem Rewards. Determination and payment of any tax liability is your sole responsibility, consult your tax advisor.

Your Reward Redemption Choices

You may redeem Points for the following Rewards, subject to the restrictions and limitations in these Terms and Conditions.

Airline Travel Rewards

1. You may use Points toward the purchase of an airline ticket on any airline carrier that can be booked by BAL's travel service at the Point redemption rate of 1 point per \$0.01 of airline travel reward value.
2. Airline tickets may be booked online at stcu.org or by calling the STCU Rewards Service Center at (855) 445-6719 between 6:00 a.m. - 9:00 p.m. Pacific Time on weekdays, and 6:00 a.m. - 7:00 p.m. Pacific Time on weekends.
3. Airline tickets will be for no more than the amount designated in the redemption schedule, including tax and destination charges, unless you elect to pay the difference in fare and have this amount charged to your STCU Business Rewards Card or STCU Business Premier Rewards Card account on record with us.
4. We reserve the right to exclude an airline for safety or quality purposes.
5. We do not guarantee the availability of any flight, airline, or seat.
6. Tickets will be coach class, unless otherwise noted, and confirmed at the airline's lowest applicable fare in the market.
7. You are responsible for any taxes, fees, or other charges associated with the issuance of tickets for airline travel but not otherwise covered by the airline's redemption of travel rewards.
8. Interim stopovers of more than four (4) hours, circle trips, or open jaw itineraries are not permitted. There is no limitation on the number of connections and there are no blackout dates.
9. All airline ticket rewards are subject to availability.
10. All airline ticket rewards are non-refundable and non-changeable, unless you elect to change the ticket directly with the airline and you are willing to pay any fees charged by the airline for changes.
11. Tickets are subject to the applicable airline rules and regulations.
12. Tickets cannot be booked more than ten (10) months in advance.
13. The Program and BAL are not responsible for communication of airline schedule changes.
14. Flight reservations should be reconfirmed at least 72 hours prior to departure directly with the ticketing airline.
15. The traveler will need to have a government issued photo ID at airport check-in. Failure to show for a ticketed flight reservation will invalidate the use of the airline ticket and result in forfeiture of redeemed Points for the ticket.

Merchandise and Gift Card/Certificates Rewards

1. You may use Points to obtain merchandise that we make available in the Program (“Merchandise Rewards”) and gift cards/certificates at participating retailers (the “Gift Card/Certificate Rewards”). We may change the merchandise selection or gift certificates/cards selection or their denominations from time to time without notice to you.

Number of Points Redeemed	Gift Card / Certificate Reward Value
2,500	\$25
5,000	\$50
10,000	\$100

2. If particular Merchandise is no longer available or is out of stock, we reserve the right to offer a substitute product of equal or greater value.
3. You may return damaged or defective merchandise for replacement with the same Reward. Otherwise, there are no returns, exchanges, or refunds for any Merchandise Rewards.
4. The manufacturer's warranty, if any, is the only warranty covering Merchandise Rewards. **Neither we nor BAL make any guarantees, warranties or representations of any kind, expressed or implied, with respect to the Merchandise Rewards or the goods or services offered by any participating merchant of a Gift Card/Certificate Reward.**
5. Merchandise may only be shipped to a street address within the United States, not to a P.O. Box, APO, FPO or DPO address. Some items may not be shipped to Alaska or Hawaii. Standard shipping is included in the Points redemption price for Merchandise Rewards. Please allow up to 4 to 6 weeks for delivery of Merchandise Rewards and up to 7 to 10 business days for delivery of Gift Card/Certificate Rewards.
6. Gift Card/Certificate Rewards will not be personalized and are transferable to any person. They are not exchangeable, refundable, re-loadable, or redeemable for cash. Gift Certificate/Card Rewards cannot be replaced or refunded if lost or stolen or if a merchant fails to honor them or goes out of business. Once you redeem Points for a Gift Certificate or Card Reward, neither we nor BAL is responsible for the merchant's failure to honor the Reward. Mechanical reproductions, copies, or facsimiles will not be accepted. Additional terms and conditions appearing on the gift certificate/card or otherwise imposed by the merchant or retailer will also apply.

7. Some Gift Card/Certificate Rewards are available as electronic gift cards ("eGift Cards") and will require a valid email address on file with STCU in order to be delivered. Upon redemption, eGift Cards will typically be sent to the email address on file within 1 business day.
8. The Program is not affiliated with any of the merchant gift cards offered and the merchant gift cards offered are not sponsors of this Program. Names and logos are registered trademarks and cannot be used by any person or company without written approval from the individual merchants. Gift card offerings may change at any time without notice.
9. Purchase Protection or Extended Warranty Coverage, which may normally apply to Purchases made with your Card, does not apply to Rewards received through this Program.

Cash Rewards

1. You may use Points to obtain a Cash Reward at the Point redemption rate of 1 point per \$0.01 of cash reward value, with a minimum redemption of at least 2,500 points (\$25.00 cash reward value).
2. Cash Rewards may be credited to an eligible STCU savings, checking, or credit card account associated with your member number.
3. Cash Rewards credited to an STCU credit card account will reduce your credit card balance but you are still required to make at least your minimum payment due.
4. The Cash Reward will be credited to your designated STCU account within five business days.

Transaction Eraser Credits

1. Transaction Eraser Credits are available on Qualifying Purchases made in the last ninety (90) days using your STCU Business Rewards Card or STCU Business Premier Rewards Card and can be selected for an account credit at the Point redemption rate of 1 point per \$0.01 of value, with no minimum redemption amount.
2. Transaction Eraser Credits will reduce your credit card balance but you are still required to make at least your minimum payment due.
3. Please allow up to five (5) business days for the account credit to post to your STCU Business Rewards Card or STCU Business Premier Rewards Card.
4. Only one Transaction Eraser Credit is allowed per Qualifying Purchase transaction.

Charity Rewards

1. You may use Points to make a donation to participating charities at the Point redemption rate of 1 point per \$0.01 of charity reward value with a minimum redemption amount of 5,000 points (\$50.00 charity reward value).
2. Charitable Donations are administered by justgive.org. The Program is not affiliated with justgive.org or any charities available through them.
3. The list of charities participating in the Program is subject to change and any charity's participation may be discontinued at any time without notice. All donations will be made approximately six (6) weeks after you redeem Points.
4. Redemption of Points for the purpose of making a donation to charity is generally not tax deductible. You should check with your tax advisor if you have any questions in this regard. Receipts stating the dollar value of the charitable donation made in connection with any redemption will not be given.

Gifting Points

1. You may give some or all of your Points to another STCU member enrolled in the Program. Simply indicate the number of Points you want to give to the other member and identify the other member's STCU Rewards ID number so that we can identify the member to whom you are gifting Points. We cannot give the other member's information to you.
2. If the other member is not enrolled in this Program, you cannot give the member Points. Points from this Program cannot be gifted to a member enrolled in any other Rewards program.
3. Once you give the Points to another member, the Points will be deducted from your Point total and added to the other member's Point total. Once that occurs, you will have no right to use the Points for any other Rewards.
4. Gifted Points will expire six (6) months from the date Points are given. Gifted Points are not considered Earned Points and cannot be given to anyone else.

Cruise and Travel Package Rewards

1. You may use Points toward the purchase of a cruise or travel package at the Point redemption rate of 1 point per \$0.01 of cruise/travel package reward value.
2. Cruises and travel packages can be booked through the STCU Rewards Service Center at (855) 445-6719 between 6:00 a.m. - 9:00 p.m. Pacific Time on weekdays, and 6:00 a.m. - 7:00 p.m. Pacific Time on weekends. Points may be redeemed toward the purchase of any cruise or travel package that may be booked through BAL. We reserve the right to exclude any cruise, cruise line or travel provider for safety or quality purposes. We do not guarantee the availability of any travel package, cruise, cruise line or cabin.
3. Cruises and travel packages, once booked, are non-refundable and non-cancelable.
4. All cruise redemptions must be booked at least 60 days prior to the requested sailing date. Cruise rewards are based on double occupancy for an interior cabin, unless otherwise noted. At least one member sailing must be 21 years of age or older.
5. Changes are subject to change fees imposed by cruise line or travel provider.
6. The cruise or travel package itinerary, tickets, and all related materials and notifications will be mailed to the address given to BAL at the time of booking. Lost, stolen, or otherwise destroyed tickets are not replaceable.
7. Points are fully redeemed and non-refundable upon booking a cruise or travel package.
8. We are not responsible for the failure of the cruise line or cancellation of the cruise.
9. Additional costs, such as overnight shipping of tickets, are at your expense.
10. All cruise tickets are subject to cruise line restrictions.
11. There are no exchanges or refunds if you fail to make a cruise or use a travel package.
12. Any change to your itinerary is subject to the cruise line's or travel provider's terms and conditions, including any applicable change fees or increased fares or prices.

Other Terms and Conditions

1. We reserve the right to change, delete from, or add to these Program Terms and Conditions, or to add, eliminate or change the Rewards or the number of Points needed to redeem them, or to terminate the Program entirely ("Program Changes"). When Program Changes are made, we will, at our option, post them to the Program website or provide you with notice. For updates on Program Changes, please visit stcu.org or call us at (800) 858-3750.
2. If there is any abuse of the Program, failure to follow these Program Terms and Conditions, or any misrepresentation by you, all unredeemed points shall be forfeited and unfulfilled redemptions shall be canceled, and no additional points shall accumulate.
3. We reserve the right to deny your Program eligibility or terminate your participation in the Program at any time. When this occurs, all Points will be forfeited.

4. The laws of the State of Washington govern the Program and these Terms and Conditions.
5. Suppliers of Rewards are independent contractors and are not our agents or the agents of BAL or their travel service. We do not offer, endorse or guarantee any of the goods or services provided as part of the Rewards.
6. **STCU and BAL expressly disclaim any implied warranties of merchantability or fitness for a particular purpose with respect to any Reward. Neither we nor BAL is responsible for any defects in any Reward. You agree to indemnify, release and hold harmless STCU and BAL from any and all liability for any loss, expense, accident, injury, death or inconvenience that may arise in connection with the use or defect of any Reward, or your participation in the Program.**
7. The Program is void where prohibited by law.