

The Credit Union reserves the right to cancel this Program for any reason, and/or individual participation in this Program based on misuse of the bonus point system (which may include overpayments of the credit card loan to establish credit balances for large purchases), at the sole discretion of the Credit Union. Pay with Rewards, Gift Cards, and Travel redemptions will only be awarded to members in good standing (loan payments current and balances within established limits, no overdrawn accounts).

The Empower Rewards Program is managed by Mastercard. The merchants listed on the site are not sponsors or co-sponsors in this promotional program. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates. Please visit each company's website for additional terms and conditions. Empower Federal Credit Union (Empower) and Mastercard have no affiliation whatsoever with any of the award providers and carriers listed, make no warranty of any kind, expressed or implied, and assume no responsibility for fitness of purpose for these awards listed. Any award provider or carrier may be removed from this site at any time without notice. Empower and Mastercard are not responsible for cancellation of any services and/or gift card/certificate refunds from any merchants or carriers that may cease operations. Empower Business Debit Mastercard, Empower Business Credit Mastercard, Empower Debit Mastercard and Empower HSA Debit Mastercard are excluded from the rewards program. Individuals who run business transactions through their consumer credit card accounts may also be excluded from the rewards program at the sole discretion of the Credit Union.



1 Member Way  
Syracuse, NY 13212

**REDEMPTION OF POINTS  
ADDITIONAL INFORMATION  
REPORT A LOST  
OR STOLEN CARD**

www.empowerfcu.com  
315.477.2200  
800.462.5000



*Rewards Program*

*Effective: July 2017*

### **EARNING POINTS:**

You will earn 1.5 points for each dollar in net purchases (purchases minus returns). No points will be earned for cash advances, including balance transfers. You will earn combined points on purchases made with multiple cards on the same account number. Points earned on other accounts cannot be combined. Points earned in this Program cannot be exchanged for cash or discounts on financial services, cannot be earned from or transferred to any other charge or credit accounts, and have no value other than as provided in this Program. Mastercard rounds up at the third decimal place for all accruals (example: if the points accrued are 10.011 or 10.019, accrual will be 10.02 points. If a purchase is \$51.31 total, the accrual would be 76.97 points). You can check your points online anytime at [www.empowerfcu.com](http://www.empowerfcu.com).

### **FORFEITURE OF POINTS:**

Subject to the Credit Union's right to discontinue this Program, points will accrue over five calendar years and will expire on a first-in, first-out basis (i.e. points earned in calendar year one will expire as of the last business day of calendar year five). All points earned will be forfeited upon closure of your credit card loan or after your account is considered in default, as described in the Empower Credit Card Agreement.

### **ADDITIONAL DISCLOSURES:**

The Credit Union has the right, from time-to-time, to change the Program rules, regulations, benefits, conditions of participation or point levels, in whole or in part, with or without notice. Changes may affect the points already accumulated. The Credit Union reserves the right to terminate the Program at any time.

### **PAY WITH REWARDS™**

Mastercard Pay with Rewards is part of Mastercard Rewards and gives you the flexibility to use your points to pay for purchases online and in stores. A credit is applied to your account. Funds for the entire purchase must be available at the time of purchase. Mastercard Pay with Rewards can be used anywhere Mastercard is accepted. This option allows you to determine where and when you'd like to redeem them.

Pay with Rewards is available when you log into your Empower FCU account and select the Rewards widget. There is no additional fee to use Pay with Rewards.

### **MERCHANT GIFT CARD REWARDS**

A variety of merchant gift cards are available, beginning at a \$25 value. Cards are offered in a variety of denominations based on merchant availability. Merchant rewards require a minimum redemption of 2,500 points. Merchant gift cards or certificates will be mailed from Mastercard. Individual merchants, Mastercard and Empower FCU will not be responsible for lost or stolen gift cards or certificates, they should be treated as money and are nonrefundable. Applicable manufacturer warranties, if any, may cover any purchases you make with the gift card. The Credit Union and Mastercard make no product representations or warranties, expressed or implied, and disclaim any and all liability as to the condition, quality, merchantability or fitness for a particular purpose of products and/or services obtained through this program.

### **TRAVEL REWARDS**

The minimum redemption level for each component of online travel is:

Air = 2,500 points  
Hotel = 2,500 points  
Car Rental = 2,500 points  
Activities = 2,500 points

- Cardholders will incur a \$35 booking fee per airline ticket.
- Cardholder will incur a \$20 booking fee per itinerary (booking) for hotel, car rental and activities booked using points.
- Minimum points required for booking are 2,500 points per ticket.
- Points, points plus cash and cash only can be used on the site.

No restrictions or black-out dates apply. See full disclosures available online when viewing the travel site.