

Program Terms and Conditions

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I. Description of the Program

- a. The Pelican Points rewards program (“program”) is a service provided by Pelican State Credit Union (“sponsor”) and managed by ampliFI Loyalty Solutions, LLC (“administrator”).
- b. Participation in the program is exclusive to those who have a current credit card issued by the sponsor (“rewards card”). These individuals are defined as (“cardholders”).
- c. The sponsor reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the Program terms and conditions. The sponsor may make such a determination in its sole discretion.
- d. The rewards program is void where prohibited by federal, state, or local law.
- e. The sponsor and the administrator are not responsible for typographical errors and/or omissions in any program document.
- f. The sponsor and the administrator reserve the right to change the terms and conditions as well as the points required for a reward within the rewards program. At the sponsor’s option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- g. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia, or any U.S. possession or territory.
- h. The program’s privacy policy is available at the program’s website on the bottom of each page.

II. Earning Points

- a. Cardholders will earn (“points”) for qualified transactions made at participating merchants using their rewards card. Transaction types that do not qualify for points are, but not limited to, manual/automated cash disbursements, wire transfers, money orders, foreign currency, traveler’s checks, and betting/gambling transactions. The sponsor nor the administrator have the ability to control how a retailer chooses to categorize their business and therefore reserves the right to determine which transactions qualify for points. Points will be accumulated at the rate of:

1. One point per every one (1) dollar charged to the cardholder's enrolled credit card.
 2. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the sponsor.
- b. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the rewards card during each day by the cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
 - c. **Merchant Funded Points (AMPRE):** Cardholders can earn additional points from participating merchants when using their rewards card for purchases at participating AMPRE merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's point earnings ratio is listed on the program's website. By providing your email address when you register on the rewards website, you can agree to receive all future AMPRE correspondence and notices electronically to that email address. Email is the primary method for contacting cardholders regarding their participation in the program. It is the cardholder's responsibility to update or change the email address on file. This can be done on the program's website. New merchant offers are updated periodically. There is not a limit to the number of times a cardholder can earn points for shopping at an AMPRE merchant.
 - d. In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the program sponsor reserves the right to cancel cardholder's membership in the rewards program.
 - e. If more than one credit card has been issued for the same member account, the points earned from each card will automatically be pooled together into one available point balance.
 - f. Points may not be combined with any other loyalty/frequency reward program that is not managed by the program's sponsor.
 - g. The sponsor reserves the right to award bonus points to selected cardholders for any activity or condition it decides.
 - h. Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
 - i. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, three (3) years after the date of issuance.
 - j. The sponsor and the administrator shall have no liability for disagreements between cardholders regarding points. The sponsor's decisions regarding point discrepancies shall be final.
 - k. Bonus points awarded from promotions can take up to sixty (60) days to be received by cardholder.

III. Redeeming Points

- a. To redeem points, visit the program's website or call the customer service department. All contact information is listed at the bottom of these terms and conditions.
- b. To be eligible to redeem points, the cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the rewards card cannot have any other status preventing authorizations.
- c. Points are deducted from the cardholder's point balance as soon as they are redeemed.
- d. Points must be redeemed by the cardholder, but can be used to provide a reward for another person of their choice.
- e. The cardholder agrees to release the sponsor and administrator along with its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The administrator and the sponsor shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- f. The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

IV. Travel Rebates

- a. The travel expense(s) or cruise must be paid in full on a Pelican Points credit card in order to qualify for a travel rebate.
- b. The amount paid for the trip or cruise must be equal to or greater than the travel rebate. The travel rebate cannot exceed the total cost of the trip or cruise.
- c. Travel rebates can only be used towards travel expenses such as hotel stays, rental cars and plane tickets. Gas, food or other miscellaneous charges do not qualify. Sponsor determines if a charge(s) qualifies as a travel expense.
- d. Points cannot be redeemed until the trip has been completed. Points must be redeemed and all required documentation must be received by the sponsor within sixty (60) days from the last day of the trip. If all required documentation is not received, the travel rebate will not be processed. It is the cardholder's responsibility to confirm documentation is received once submitted. Please allow up to seven (7) calendar days for travel rebate(s) to be processed.

V. Gift Cards and Certificates

- a. Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the administrator, as long as it is within the United States and its territories. Delivery times may increase during peak holiday periods.
- b. Gift cards and certificates cannot be returned, and are not redeemable for cash or credit.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or certificate are the responsibility of the cardholder and are subject to the

merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.

- d. Gift cards and certificates may also be subject to other restrictions imposed by the merchant. Gift cards and certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e. Additional terms and conditions may be specified on the gift card or certificate.
- f. If a merchant declares bankruptcy the sponsor and administrator are not liable for the underlying funds on the gift card or certificate.
- g. Once the gift card or certificate is redeemed and/or used, they are not returnable, exchangeable or replaceable.
- h. Each merchant sets a policy in regard to lost or stolen gift cards or gift certificates. If a gift card or certificate is lost or stolen the cardholder should report the occurrence to the administrator immediately. The administrator reserves the right to decline to replace lost or stolen gift cards or certificates.
- i. If gift cards or certificates have been ordered and not received by the cardholder, they must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- j. The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

VI. Cash Back Rewards

- a. The cash back reward(s) will appear as a credit on the cardholder's reward card.
- b. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied.
- c. Cash back reward(s) cannot be applied toward the payment amount owed on a cardholder's reward card.

VII. Fuel Redemption

- a. The Cardholder may redeem points at the pump or inside at the register by swiping a participating financial institution's rewards card at a participating fuel retailer. If the Cardholder has at least 2,000 points available, they will receive a message on the pump or at the register asking if they would like to use 2,000 rewards points to get \$.50 off per gallon. The offer will also display if they are prepaying for fuel.
- b. If the Cardholder selects, "Yes", the per gallon charge will be lowered by \$.50, subject to a maximum limit of \$.50 per gallon discount on 20 gallons (or \$10.00 off) during each visit.
- c. Points required and discount at the pump may vary by retail brand and card program. Please refer to the program website for a list of current offers and participating retailers.

VIII. Contact Information

- a. For questions, concerns, or complaints, please contact the Administrator's customer service center at 888-205-6051. You should expect a resolution to all inquiries within 3 business days.
- b. The Administrator's inbound customer service center is accessible 24 hours/ 7 days a week. Should a voicemail need to be left, the call will be returned the following business day.
- c. Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.
- d. The inbound customer service center will be on select holiday's which will be published each calendar year.
- e. To contact Pelican State Credit Union, call 1-800-351-4877.
- f. To access the program's website visit: pelicanstatecu.com/points.