

Where will
your points
take you?



MAKE EVERY DAY MORE REWARDING

EARN EVERYDAY POINTS

Experience the ultimate in everyday rewards! The You First Bonus Club presents a straightforward, user-friendly program that grants you points with every use of your You First Bonus Club credit card.

\$1 spent = 1 point earned

EARN BONUS POINTS

Unlock your maximum point earning potential: Explore our exclusive network of local and national merchants and earn bonus points on offers already connected to your rewards card! Just utilize your card at participating online and in-store merchants to start earning.

REDEEM POINTS

Sign in to bonusclub.culink.net or call (866) 346-9592.

CASH BACK / GIFT CARDS

Exchange your points for cash back or opt to indulge in a gift card from a diverse selection of your preferred retailers, including Amazon and Starbucks.



FUEL WITH POINTS

Use your rewards card at participating gas stations when fueling up and you can redeem your points for a discount at the pump.

CHECK OUT WITH POINTS

Present your rewards card at participating merchants during checkout to receive a discount on your qualifying purchase.

PAY WITH POINTS

Pay with the points you've already earned! Simply make a purchase, get notified and redeem with just one click. Following this, a statement credit will be applied back to your card.

TRAVEL

Regardless of whether you're a spontaneous thrill-seeker or a careful organizer, the You First Bonus Club has everything you need. Our rewards program boasts a wide selection of getaways tailored to your individual travel preferences. Explore premier travel destinations, leading airlines, thousands of global hotels, and numerous car rental options. With your reward points, you can redeem for any of these offerings.

Indulge in exclusive travel benefits such as:

- Convenient self-service options to modify or cancel your itinerary
- Explore the best fares within a range of +/- 3 days of your desired travel date
- Access over 300,000 activities across more than 2,500 global destinations
- Choose from a wide selection of tours offered by over 40 partners

EVENT TICKETS

Exchange your points for access to premier events nationwide. Whether it's concerts, major sporting events, or theater performances, discover tickets tailored to your enjoyment!

CHARITABLE DONATIONS

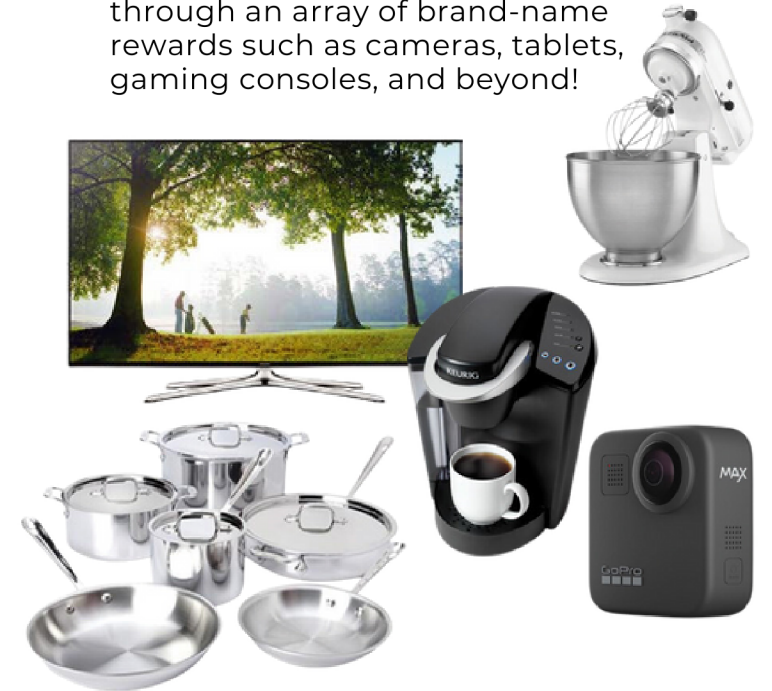
Pay it forward with points! You can donate the points you've earned to a charitable donation and do your part to give back.

EXPERIENCES

You can utilize points for a diverse range of daytime excursions and nightlife entertainment, spanning from an open water dive course to a PGA pro golf lesson.

MERCHANDISE

Explore the wide-ranging merchandise collection of the You First Bonus Club. You're bound to discover the coveted reward you've been saving up for! Peruse through an array of brand-name rewards such as cameras, tablets, gaming consoles, and beyond!



BROWSE THESE REWARDS AND MORE

To learn more and to redeem points, head to bonusclub.culink.net or call (866) 346-9592.

TERMS AND CONDITIONS

I. Description of the Program

- a) The You First Bonus Club rewards program ("Program") is a service provided by 1st University 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" or "you").
- 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) Rewards will be based on purchases and calculated as points ("Points") and credited to the Cardholder(s)'s account with Sponsor.
- e) The rewards program is void where prohibited by federal, state, or local law.
- f) The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- g) 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 canceled at any time without prior notice.
- h) 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.
- i) The Administrator's Privacy Policy is available at the Program's website on the bottom of each page.

j) The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor and the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholders use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

II. Earning Points

- a) Cardholders will earn Points for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions").
- b) Points will be accumulated at the rate of:
 - i. One Point per every one (1) dollar of each Qualifying Transaction using Cardholder's enrolled credit card.
 - ii. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.
- c) 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.
- d) **Merchant Funded Points (ShopSpot).** Cardholders can earn additional Points from

participating merchants when using their Rewards card for purchases at participating merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's point-earning ratio is listed on the Program website.

By providing your email address when you register on the Rewards website, you can agree to receive all future 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 website.

New merchant offers are updated periodically. There is no limit to the number of times a Cardholder can earn Points for shopping at a merchant.

- e) 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 Sponsor reserves the right to cancel the cardholder's membership in the Program.
- f) If more than one card has been issued for the same account, the Points earned from each card will automatically be pooled together into one available Point balance.
- g) Points may not be combined with any other loyalty/frequency reward program that is not managed by the Sponsor.
- h) The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- i) 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).

j) Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, five (5) years after the date of issuance.

k) There could be a redemption grace period after an account is closed where state or local laws require it.

l) Administrator and Sponsor reserve the right to adjust Points where necessary to correct any errors or omissions in processing or posting to your account.

m) 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.

III. Redeeming Points

a) To redeem Points, visit the Program website or call the customer service department. All contact information is listed in Section VI of these Terms and Conditions.

b) To be eligible to redeem Points, the Cardholders 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 Cardholders Point balance as soon as they are redeemed. Redemptions are final and may not be canceled or refunded. Administrator and Sponsor reserve the right to adjust Points where necessary to correct any errors or omissions in processing.

d) Points must be redeemed by the Cardholder but can be used to provide a reward for another person of the Cardholder's choice.

e) The Cardholder agrees to release the Sponsor and Administrator, and their vendors, successors, assigns, and agents 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.

g) Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. The Sponsor and the Administrator are not responsible in any way for the products or services provided by participating merchants and third-party service providers.

IV. Travel Rewards

The Administrator's travel redemption center can take care of all travel arrangements ("Travel Services"). They are a full-service agency that can assist with air rewards, hotel, auto, vacation, cruise reservations and other travel related products.

For the complete Terms and Conditions for the Travel Rewards, which includes instructions on redeeming points for travel, go to bonusclub.culink.net.

V. Non-Travel Rewards

For complete Terms and Conditions for the Non-Travel Rewards, which includes instructions on redeeming points for merchandise, gift cards and certificates, Charity Choice, cash-back rewards (which will appear as a credit on the Cardholder's Rewards Card statement or a deposit into the Cardholder's checking account), and Fuel with Points, go to bonusclub.culink.net.

VI. Toll-Free Participant Access and Contact Information

a) For questions, concerns, or complaints, please contact the Administrator's customer service center at **(866) 346-9592**. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.

i. Customer service specialists are available Monday through Friday from 6am to 11pm ET, weekends from 6am to 8pm ET.

ii. Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, weekends from 9am to 5pm ET. After-hours emergency service is available 24/7 for trips within the next 48 hours.

b) Both centers will be closed on select holidays which will be published each calendar year.

c) To contact 1st University Credit Union, call **(877) 377-2797**.

d) To access the Program's website, visit **bonusclub.culink.net**.



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<https://www.culink.net>
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