Program Terms & Conditions

I. Description of the Program

a) The rewards program ("Program") is a service provided by First 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) 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 cancelled 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 Program'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 Cardholder's 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 purchases made at participating merchants using their Rewards Card. Cash advances and balance transfers do not qualify as purchases.
b) Points will be accumulated at the rate of: One point per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled credit card. 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 (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 earning 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.

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 program Sponsor reserves the right to cancel Cardholder's membership in the rewards program.
f) If more than one credit 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 program's 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, four (4) 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'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. 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) Only authorized users may redeem points.
e) Points must be redeemed by the Cardholder, but can be used to provide a reward for another person of their choice.
f) The Cardholder agrees to release the Sponsor and Administrator, and 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.
g) The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
h) 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. Gift Cards and Certificates

a) Points may be redeemed for gift cards and certificates from select merchants. Most physical 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. Please check the ship to address on your order before submitting. Once placed, we cannot cancel or modify your order.
b) Physical 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 regards 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 reserve 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.

V. eGift Cards/Gift Codes

a) Points may be redeemed for eGift Cards/gift codes from select merchants. Delivery times may increase during peak holiday periods. Once placed, we cannot cancel or modify your order.
b) eGift Cards/Gift codes cannot be returned and are not redeemable for cash or credit.
c) Protect your eGift Cards/gift codes like cash, they are active and can be used immediately by anyone with access to your code. Lost or stolen eGift Cards/Gift Codes will not be replaced, including codes sent to an incorrect email address. Please confirm the email address for your order before placing.
d) At check out, you will need to supply your email address. To ensure delivery of your eGiftCard confirmation email, please take a moment to add noreply@vcdelivery.com and gc@vcdelivery.com to your Address Book or Safe List. You will receive an email containing a link to your eGiftCard within 72 hours. The email will come with instructions on how to access your eGiftCard and how to redeem at the participating retailer or partner.
e) All other sales and/or use taxes including shipping and handling charges of items purchased using an eGift card or code 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 eGift cards are at the Cardholder's expense.
f) eGift cards and codes may also be subject to other restrictions imposed by the merchant. eGift cards and codes purchased to provide services are subject to the terms and conditions of the vendor providing the services.
g) Additional terms and conditions may be specified on the eGift card or certificate.
h) If a merchant declares bankruptcy the Sponsor and Administrator are not liable for the underlying funds on the gift card or code.
i) Once the eGift card or code is redeemed and/or used, the eGift card or code is not returnable, exchangeable or replaceable.
j) Each merchant sets a policy in regard to lost or stolen eGift cards or codes. If an eGift card or code 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 eGift cards or codes.
k) If eGift cards or codes have been ordered and not received by the Cardholder, the Cardholder must notify the Administrator using the customer service number provided by the Administrator. The Cardholder must notify the Administrator no earlier than thirty (30) 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 an eGift card or code.
l) The Administrator is not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption an eGift card or code that was received from this reward site.

VI. Cash Back Rewards/ Statement Credits

a) The cash back reward(s) will appear as a credit on the Cardholder's Rewards Card, or designated Checking or Savings account.

b) Cash back rewards may be redeemed at a minimum of $25 per redemption.
c) Cash back deposits to Checking or Savings will take 3-5 days to appear in the Cardholder's checking or savings account held with the Sponsor, whichever the Cardholder selects.
d) The Cardholder is responsible for any outstanding balance owed on the account after the credit is applied.
e) Cash back reward(s) cannot be applied toward the payment amount owed on a Cardholder's Rewards Card.

VII. Fuel Redemption

a) To redeem points at the pump, the Cardholder swipes their participating financial institution's credit card at the gas pump. If 2,000 points are available you will receive a message display "Would you like to use 2,000 reward points to receive $.50 off per gallon?"
b) Upon selecting "Yes", the per gallon charge will be lowered by $.50. There is a maximum limit on the $.50 discount of 20 gallons (or $10.00 off) at 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 merchants. Merchant participation may change from time to time and vary by location. Not all locations may participate in the offer.

VIII. Toll-Free Participant Access & Contact Information

a) For questions, concerns or complaints, please contact the Administrator's customer service center at 888.211.1416. 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 6 am to 11 pm ET, Weekends from 6 am – 8 pm ET.
b) The call center will be closed on select holidays which will be published each calendar year.
c) To contact First Credit Union call 480-756-5500 or toll-free outside the Phoenix area at 800-732-6986.
d) The Program's website is firstcu.net