



SWFCU Thank You Rewards . . . because you deserve it!

Get more rewards — every time you
use your South Western Federal
Credit Union VISA® Check Card!



Your Path to Financial Success

1-888-9 THANK U (1-888-984-2658)

www.swfcu.org

WHAT IS SWFCU THANK YOU REWARDS?

South Western Federal Credit Union is proud to bring you a very unique program that rewards you for using your South Western Federal Credit Union VISA® Check Card. Every time you use your enrolled card, you earn points that you can redeem for travel, merchandise, gift cards, and much more.

Unlike other reward programs – *you are in control and have countless options!*

- You are already enrolled!
- Earn one point for every two dollars of eligible net retail purchases with your South Western Federal Credit Union VISA® Check Card for signature transactions
- Use your points for thousands of items
 - Merchandise
 - Travel
 - Gift Cards
 - Downloadable “instant” rewards: music and ringtones
 - Charitable Donations

HOW DO I EARN POINTS?

Simple! Just keep using your South Western Federal Credit Union VISA® Check Card for all your signature-based purchases – at the grocery store, gas station, restaurants, the mall – anywhere your card is accepted!

HOW DO I REDEEM POINTS?

Through our website at www.swfcu.org or by calling 1-888-9 THANK U (1-888-984-2658) 24 hours a day, 7 days a week.

COUNTLESS REWARD OPTIONS!

Merchandise

Choose from electronics, home décor, sports, and leisure... this is only a sample of the hundreds of items available on our website. Special "Bonus Rewards" are also available online!

Travel

This is amazing! Apply your points to pay for all or a portion of any travel. You can choose a Travel Package, call our Travel Agency, use our Online Booking Engine, or book anywhere and use the Travel Rebate System to receive a credit to your account! This is the ultimate in travel redemption flexibility. Visit the website at www.swfcu.org or call the SWFCU Thank You Rewards Service Center at 1-888-9 THANK U (1-888-984-2658) for more information. We let you travel your way!

Gift Cards

Redeem gift cards at your favorite places to shop and dine. Gift cards from Best Buy®, The Home Depot®, and more are available online and by calling the SWFCU Thank You Rewards Service Center. Online gift certificates are also available – redeem your points for an online gift certificate that can be exchanged for merchant gift cards or certificates from hundreds of national stores, restaurants, hotels – and many more!

Downloadable Music and Ringtones

We have partnered with Puretracks,™ a leading provider of downloadable tunes, to offer you an extraordinary opportunity to use your points to buy downloadable tunes. Puretracks will play in all sorts of portable music devices. We've also partnered with PlayPhone.com, to bring you one of the largest selections of ringtones on the web!

Charitable Donations

We also give you the option to donate your points to Children's Miracle Network. This non-profit organization is dedicated to saving and improving the lives of children by raising funds for children's hospitals across North America. Each year the 170 Children's Miracle Network hospitals provide the finest medical care, life-saving research, and preventative education to help millions of kids overcome diseases and injuries of every kind.

Q&A

How do I view my account online?

What information do I need?

Be sure to have your card handy. Then, go to www.swfcu.org, follow the rewards program links, click "Register", and complete the online form. You will be asked for certain information including the last six digits of your card number. When registering, you can choose to receive a monthly e-statement notification. Your e-statement will give you a summary of your points as well as bonus point offers. Once you have completed the registration form you will be able to log in.

How can I check my point total?

Your point summary is available 24 hours a day, 7 days a week. You can check your points on the website at www.swfcu.org or by calling the SWFCU Thank You Rewards Service Center at 1-888-9 THANK U (1-888-984-2658).

How often are my points updated?

Points are credited to your account monthly, so it may take up to 45 days for points to be applied to your account. You will receive a quarterly mailed paper statement or may choose to receive a monthly e-statement notification by visiting the website at www.swfcu.org.

What is the minimum amount of points I can redeem?

SWFCU Thank You Rewards Points can be redeemed for as little as 2,500 points for merchandise and travel. Downloadable rewards may be redeemed for as little as 750 points.

Is there a limit of points I can earn?

You can earn up to a maximum of 50,000 points in a year.

Do the points ever expire?

The points are good for three years from the end of the calendar year in which they are earned.

What is the best way to redeem my points?

Our website, www.swfcu.org, is the best way because your order is instantly received, and you have many more merchandise and redemption opportunities. Music, ringtones, books, and most of the gift certificates are only available online, and they cannot be ordered through the service center number.

How do I redeem points for merchandise, gift cards, and downloadable music, ringtones, and books?

You can do all of your redemptions online. Select any item from the hundreds available on the website at www.swfcu.org and compare your available points with the number needed for the item you want. Downloadable rewards can be received instantly. If you do not have internet access, you can call the SWFCU Thank You Rewards Service Center at 1-888-9 THANK U (1-888-984-2658). A Redemption Specialist will be happy to assist you.

How do I redeem points for travel?

Redeeming your points for travel is easy. Simply go online and use our Online Booking Engine, redeem for a Travel Rebate Certificate to apply your points to pay for all or part of your trip, or take advantage of one of our Travel Packages. If you don't have web access, call the SWFCU Thank You Rewards Service Center toll-free at 1-888-9 THANK U (1-888-984-2658) 24 hours a day, 7 days a week.

Why is there a reduction of points?

If you returned purchased merchandise, the points are removed from your account which will result in a reduction of your points. In rare instances, it could actually give you a negative point balance. Points are also subtracted when you place a redemption order.

Why can't I access my account online?

If your account is less than 60 days old, you may have to wait a brief period to get into the system. If your account is more than 60 days old and you are still having difficulty, please call the SWFCU Thank You Rewards Service Center at 1-888-9 THANK U (1-888-984-2658).

Who do I call for more information?

1-888-9 THANK U (1-888-984-2658) – our representatives are available 24 hours a day – 365 days a year.

SWFCU THANK YOU REWARDS PROGRAM RULES:

- The SWFCU Thank You Rewards website can be found by following the links from www.swfcu.org, and the SWFCU Thank You Rewards Service Center can be reached by calling 1-888-9 THANK U (1-888-984-2658). The Service Center is available 24 hours a day, 7 days a week.
- SWFCU Thank You Rewards points accrue at a rate of one (1) point for every two U.S. dollars (\$2) of net retail purchases with your participating South Western Federal Credit Union VISA® Check Card for signature (non-PIN) transactions. Unless otherwise specified; you can earn a maximum of 50,000 points annually.
- Points do not accumulate on ATM withdrawals or debit card transactions that involve the use of a PIN number, except as otherwise permitted in special promotional offers. You also don't earn points on any fees, including ATM fees, and card-related charges posted to an enrolled card account as outlined in the applicable Cardholder Agreement. You cannot earn points on tax payments or any unauthorized charges or transactions. When merchandise purchased with your South Western Federal Credit Union VISA® Check Card is returned, your points will be reduced by the point value of the return.
- South Western Federal Credit Union may elect, from time to time, to reward SWFCU Thank You Rewards points for using additional products and services of the credit union. Notifications of these point earning opportunities will appear on your monthly e-statement, quarterly mailed statement, on the website, or by calling the Service Center.
- All accounts that are past due or over established limits will not be permitted to redeem points or receive credit. If your account is closed, all SWFCU Thank You Rewards Points will be forfeited.
- SWFCU Thank You Rewards Points can be redeemed for as little as 2,500 points for merchandise and travel. Downloadable rewards may be redeemed for as little as 750 points. Most gift card rewards are only available on the website and cannot be obtained through the Service Center phone line.
- To redeem your points for travel, visit the website or call the Service Center. You can redeem your points for a flight via our Online Booking Engine, for a Travel Rebate Certificate, or for a travel package. Restrictions may apply; see website or call for details.
- SWFCU Thank You Rewards Travel Rebate Certificates must be redeemed in increments of 2,500 points. Travel Certificates may be applied toward any travel accommodations or services, except food or fuel, purchased with your South Western Federal Credit Union VISA® Check Card. Usage is limited to the account holder(s) identified on the Certificate. Certificates have no cash value and no cash refunds or credits will be given if the value of the travel service is less than the value of the Certificate. The issuer assumes no liability for dollars paid by the account holder over and above the reward value redeemed.
- SWFCU Thank You Rewards Points can be used to order merchandise and gift cards described on the website. The website is revised periodically and sometimes items from prior website listings may not be available to order. You may select merchandise from any level as long as you have the necessary number of points posted to your account.
- SWFCU Thank You Rewards Point requirements are subject to change from time to time and items may be substituted at any time. Should an item be discontinued, it will be replaced with merchandise of equal or greater value or you will be advised so that you can make an alternate selection. UPS or Parcel Post will usually deliver your merchandise within 2 - 4 weeks. Shipments cannot be made to a post office box, APO address, or outside the 50 United States.
- If an item arrives in damaged condition, you may return it for a replacement. Please contact 1-800-240-4814 ext. 203 for a return authorization. Item(s) must be returned within 30 days of receipt in the original packaging. For returns of items that are not damaged, please contact the SWFCU Thank You Rewards Service Center. Return shipping charges will be paid by the participant. There is a \$30 restocking fee. Item(s) must be returned within 30 days of receipt, unused, and in the original packaging. Gift Cards and codes cannot be returned for any reason. For more information, please call the SWFCU Thank You Rewards Service Center.
- Points that are not redeemed within a three-year period will be forfeited.
- Points have no cash value. Points and rewards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.
- SWFCU Thank You Rewards Points may be combined for your personal participating South Western Federal Credit Union VISA® Check Card accounts into one rewards account for redemption purposes. However, points from other rewards accounts cannot be transferred or combined. SWFCU Thank You Rewards Points are not transferable to other frequent traveler or merchandise programs.
- South Western Federal Credit Union is not responsible for inaccuracies in point accrual due to computer error, late or incorrect data submissions, lost Certificates, or any loss incurred that may arise in connection with the use of these services. South Western Federal Credit Union is not responsible for the performance by any merchant, service provider, or common carrier.
- Any and all taxes and gratuities on points, accommodations, or services in connection with the SWFCU Thank You Rewards Program will be the responsibility of the cardholder.
- This Program is void where prohibited by federal, state, or local law. South Western Federal Credit Union reserves the right to alter, change, or terminate the SWFCU Thank You Rewards Program at any time with or without notice. The Issuer also reserves the right to disqualify individual account holders who violate the Program Rules.
- You agree to hold CO-OP Network totally harmless if South Western Federal Credit Union fails to meet its contractual and other obligations to you which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your points. Also, you agree to hold CO-OP Network and South Western Federal Credit Union harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your points for a reward from the vendor but before you are able to use the reward.
- Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

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