



Welcome to CU Rewards®!

Your Memphis City Employees credit union card is your passport to exhilarating travel opportunities, select merchandise, and more. And best of all – you choose how to reward yourself!

How Does CU Rewards® Work?

You earn one point per dollar for each qualified spend with your credit union card. You can redeem points for premium merchandise, travel and more! The more points you earn the greater your reward. Points expire after 60 months.

Redeem Your Points For Merchandise

There are several options you can use to access CU Rewards:

1. Log on to **www.my-CURewards.com/MemphisCityEmployees** via desktop, smart phone or tablet.
2. Place your order online — secure, quick, and easy.

For Travel Redemptions

1. Log on to **www.my-CURewards.com/MemphisCityEmployees** via desktop, smart phone or tablet.
2. Redeem online, or speak with a live agent by calling toll-free: **866.597.1575. Hours of operation 8:00 a.m. to Midnight EST.**



CU Rewards® Program Rules

This Program is void where prohibited or restricted by law.

This Program is available to cardholders, Participant, whose Financial Institution has contracted with PSCU, Inc. (PSCU) for this Program for the Participant. All Program Rules determinations by PSCU are final. The Participant's use of their card(s) will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate Rewards or claim awards can be terminated with or without prior notice. The redemption value of Rewards already accumulated may be changed at any time without notice and without restriction or penalty.

Participant agrees to hold the Financial Institution, PSCU, and any vendors associated with the Program, as well as any card association that is associated to the Program, totally harmless if the Program fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the Participant the opportunity to redeem the Rewards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after Rewards are redeemed for an award from the vendor but before the Participant was able to receive the award.

Eligibility

1. Eligibility is restricted to Participants with an active and open Account with a Financial Institution participating in the Program, which may include charging or usage privileges.
2. Eligibility is restricted to Participants that have an Account statement mailing address within the 50 United States, the District of Columbia, United States territories, or United States military address (such as APO).
3. This Program is available to all Accounts designated by the Financial Institution.

Program Administration

1. The Financial Institution reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding Rewards. The Financial Institution has the right to change the Program without advance notice to the Participant.
2. The Program and the Financial Institution each have the right to monitor all Rewards Account activity. The Program and the Financial Institution each reserves

the right to cancel any Program membership in the event of fraud, abuse of Program privileges, or violation of the Program rules; including any attempt to sell, exchange, or transfer Rewards, or any instrument exchangeable for Rewards. If the Participant has conducted any fraudulent activity, Program reserves the right to take any necessary legal action and may have grounds to confiscate any Rewards redeemed as a result of such activity. In addition, the Participant may be liable for monetary losses to Program, including litigation costs and damages and Participant will not be allowed to participate in the Program in the future.

3. We may, at any time and without prior notice, (i) change, limit or terminate any aspect of the Program, or (ii) update, amend or terminate these Rules in whole or in part. Changes may affect outstanding transactions and Rewards.

Rewards Accrual

1. The Participant will earn Rewards for every qualifying net purchase (purchases less returns) as designated by the Financial Institution. This may include using Participant's eligible payment card or by participating in certain other Account activity with the Financial Institution. The Financial Institution determines the Rewards earning rate for all transactions and when Rewards begin to accrue. No retroactive Rewards will accrue. Participant's Rewards expire after 60 months.
- 2.

Other Terms and Conditions

There are additional Program Terms and Conditions associated with the redemption of merchandise, travel, event tickets, activities and gift cards. Visit the Program Site to view the details of those redemption options and their associated Terms and Conditions. Any disclaimer of liability set forth in those additional Program Terms and Conditions shall also apply to the Program described in these Rules.

Transactions from lost, canceled, stolen or temporary credit or debit cards; or fraudulent purchases will not earn Rewards.

For further details about the Program that may be specific to the Financial Institution, please refer to the FAQs located on the Rewards website.

These Rules, combined with the Rewards Terms and Conditions (available at the Rewards Site), and any rules published by the sponsoring Financial Institution, constitute the full set of Program Rules.



SEE WHERE YOUR REWARDS CAN TAKE YOU!



1. Merchandise:

You can select from hundreds of millions of items, just like shopping online with local or national merchants right from your loyalty website. Once you log in to the Rewards website you will see a wide array of options based on merchandise categories i.e. electronics, housewares, etc. You select the item you would like to redeem using points, and follow the experience to the shopping cart to settle for the item. In some cases, you will see the nearest location to pick up, or can elect to have the item shipped to an address. You can filter by items On Sale, Free Shipping, or In Store Pickup. The choice is up to you!

2. Travel:

Travel options available in the program:

- Air
- Hotel
- Cruise
- Rental Car
- Experiences

You select what you would like to redeem and use all points for the redemption, use a combination of points and cash or you can also pay in full with your card. You can redeem for all travel options on the Rewards website or via phone with a travel specialist.

3. Gift Cards:

Thousands of gift cards included in your Rewards catalog ranging in the denominations of \$25 -\$500

You can view your transaction history on the Rewards website and track how your points are earned based on each transaction. A summary of spend by category is provided for each calendar year so that you can view your total usage and earnings.



Go on, reward yourself – you’ve earned it!

Redeeming your points is easy! Just visit www.my-CURewards.com/MemphisCityEmployees to view all of your reward options and/or redeem your points.



LET YOUR POINTS HELP YOU ESCAPE THE EVERY DAY...

Whether it's a trip of a lifetime or a quick weekend getaway, explore www.my-CURewards.com/MemphisCityEmployees today and start planning your next adventure!

What stays the same

- Worldwide acceptance at over 52 million places
- Chip Technology
- Liability protection for unauthorized purchases²
- No annual fee

What's improved

- NEW Mastercard ID Theft Protection™
- NEW Mastercard Global Service™
- NEW Mastercard Airport Concierge™
- NEW Mastercard Golf
- NEW Priceless Cities Offers & Experiences
- NEW Rewards

2. Certain Restrictions apply. See www.mastercard.us/zero-liability for details.

MCECU Mastercard Conversion Overview

Card Benefit Descriptions...

Zero Liability means cardmember(s) won't be held liable if their card is used for purchases without your permission. Some conditions and exceptions apply. For full details, visit www.mastercard.us/zero-liability.

Chip Technology improves the global usability and security of their cards as more merchants at home and abroad switch to advanced chip card terminals.

Mastercard ID Theft Protection™ provides you with access to a number of Identity Theft resolutions services, should you believe you are a victim of Identity theft.

Mastercard Global Service™ provides 24 hour a day, seven day a week assistance with lost and stolen card reporting, emergency card replacement, emergency cash advance, as well as assistance with locating ATMs.

Mastercard Airport Concierge™ provides a Meet and Greet agent to assist with flight connections plus, at selected airports, expedited security/immigration processing.

Mastercard Golf provides discounted access to golf courses, complimentary grounds passes for PGA Tournaments, access to domestic and international golf travel packages.

Priceless Cities Offers & Experiences offers unique access and special experiences so you can enjoy more of the cities you love.