



# SMART REWARDS PAYS YOU BACK.

With Smart Rewards you earn points to use toward gift cards, travel, merchandise and cash!

Use your USSFCU Smart Rewards Visa Credit Card, or qualifying debit card for day-to-day expenses, big-ticket items and beyond. The more you spend, the more points you'll earn. When you have enough points for the reward you want, just go to the rewards site, redeem and enjoy.

## Redeem Points for the Rewards You Want!

- ▶ **Gift Cards** - Choose from hundreds of your favorite stores and restaurants.
- ▶ **Travel Rewards** - Flights, hotels, car rentals, cruises, vacation experiences, and more.
- ▶ **Cash** - Spend it however you want.
- ▶ **Merchandise** - Thousands of popular items to choose from.
- ▶ **Purchase Rebates** - Get reimbursed for what you've already bought.

Smart Rewards gives you more options because it's your credit union's reward program. Rewards are not tied to specific airlines or one company's merchandise. There's no need to visit special websites or make purchases at specified merchants to earn points. Simply use your qualifying card or account and watch the points add up. When you have enough points for the reward of your choice, just submit your redemption request. That's it!

To access USSFCU's Smart Rewards program site, simply log-in to your **myUSSFCU Online Banking** account and

click the Card Rewards tab. You'll instantly be directed to the rewards portal, where you'll be able to view and manage your points and browse and redeem thousands of rewards.

## Travel Rewards

Your travel options are virtually limitless. Use your points to head for the sun, surf, slopes, or your favorite city's streets. Travel rewards can be used for flights, hotels, car rentals, cruises, vacation unique experiences and more!

Since you earn Smart Rewards points, not air miles, you can travel on most major airlines with fewer restrictions. For detailed descriptions of the travel rewards and points required for each, click on the Card Rewards tab in myUSSFCU or call our redemption center toll-free at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

Although there are no blackout dates with Smart Rewards, we recommend that you book early for holiday travel.

**For answers to your program questions, visit our web site at [ussfcu.org](http://ussfcu.org) or call our redemption center at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.**



# UNITED STATES SENATE FEDERAL CREDIT UNION

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## How to redeem for travel:

Click on the Card Rewards tab in myUSSFCU or call our redemption center toll-free at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

Your point balance will be verified and your itinerary arranged.

## Gift Cards

The Smart Rewards points you earn can be redeemed for gift cards that can be spent directly with participating merchants. Enjoy the flexibility of shopping online, or visiting your favorite stores. Choose among restaurants, gasoline, charities, top retailers of electronics, apparel, sporting goods, music, movies, and more.

### Available gift card categories include:

- Electronics
- Entertainment
- Gas
- Online
- Restaurant
- Retail
- Recreation/Leisure
- And more...

## How to redeem for gift cards:

Click on the Card Rewards tab in myUSSFCU or call our redemption center toll-free at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday. Your point balance will be verified and your requested gift cards will be mailed to you or sent to you electronically, if available.

## Merchandise

Use your points to shop thousands of popular items. Shop by the following categories:

- Apparel
- Automotive
- Baby
- Bags & Luggage
- Beauty
- Bed & Bath
- Books
- Computers & Tablets
- Electronics
- Home & Garden
- Jewelry
- Kitchen
- Movies
- Music Musical Instruments

- Office Products
- Software
- Sporting Goods
- Tools
- Toys
- Video Game Hardware
- Video Games
- Watches

## How to redeem for Merchandise:

Click on the Smart Rewards tab in myUSSFCU or call our redemption center toll-free at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

## Purchase Rebates

*(No Documentation Required)*

Redeem your points to get reimbursed for what you already purchase (must be listed as a qualified purchase).

## How to redeem your Purchase Rebate:

Click on the Card Rewards tab in myUSSFCU and select Payout Options, Purchase Rebate and select from the list of qualified purchases or call our redemption center toll-free at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

## Cash for Points

Use your points for everyone's favorite reward—cash! You may redeem cash as a direct deposit into your USSFCU checking or savings account. To cash out your points, **visit the rewards portal and select payout options** or call one of our rewards representatives at 855.854.5493 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

**For answers to your program questions, visit our web site at [ussfcu.org](http://ussfcu.org) or call our redemption center at 877.909.1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.**



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### Smart Rewards Program Rules

1. Your continued use of your account following receipt of these rules constitutes agreement to all the rules contained herein.
2. You earn rewards for qualifying transactions during the Program period less any credits and plus or minus any adjustments. Some transaction or account types may not be eligible for reward accrual.
3. Except where prohibited by law, errors in the addition or deduction of rewards can occur and may be corrected by the Program provider or your financial institution at any time without notice.
4. Rewards can be used to order redemptions described on the Program website, which may be updated without notice. Except where prohibited by law, redemption options and the corresponding rewards required for redemption, limitations on reward accrual, including monthly, quarterly, and/or yearly reward maximums, reward expiration periods, and increase or decrease in value of net reward accrual are determined by, and may be modified by, your financial institution at any time. Redemptions must be made prior to reward expiration dates. Reward requirements assigned to any redemption are subject to change without notice, and redemption options may be discontinued at any time, except where prohibited by law. Rewards may be redeemed for cash or credit as determined by your financial institution and may not be used in conjunction with promotions or discounts offered outside of this Program. Your financial institution may also limit transferability between accounts and incorporation with other institution Programs or offerings. Rewards have no monetary value outside the Program, nor can they be combined or transferred with or to other loyalty programs. You are responsible for submitting correct information when placing a redemption. Orders requiring correction may be subject to additional fees or may not be processed.
5. Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to web sites associated with this Program. However, neither your financial institution, the Program administrator, nor the Program provider warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. You assume all responsibility for any loss or damage caused by your access or inability to access the sites.
6. Program statements will be available on a periodic basis as determined by your financial institution. Statements will normally reflect the adjusted number of rewards earned, based on previous balance, net purchases, and deductions due to redemption activity. Your financial institution must be notified of any errors or reward discrepancies within 60 days of the date when the error occurred.
7. Your account must be in good standing (i.e., not delinquent or cancelled, or otherwise not usable for charges) to use rewards. Except where prohibited by law, your financial institution reserves the right to terminate or suspend your standing in the Program or deduct rewards from your accumulated total if your account is not in good standing. Your financial institution also reserves the right to establish reward reinstatement procedures and associated fees. Rewards may be forfeited due to violations of these Program Rules.
8. Except where prohibited by law, this Program may be changed or terminated at any time without notice, restriction, or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate rewards or make redemptions 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.
9. Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on a redemption received from this Program will be the sole responsibility of the participant receiving the redemption and not the financial institution, the Program provider, or any of its affiliates.
10. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending redemption order.
11. Please contact your financial institution via their website or by calling 855-854-5493 for all the following:
  - a The most current version of the Program rules, redemption options, and reward requirements.
  - b To determine transaction eligibility, eligibility dates, or for special promotions.
  - c To report errors or reward discrepancies within 60 days of the date of the error.
  - d To determine if additional rules apply.
12. If any part of these rules are prohibited by state, local, or federal laws or statutes then that specific section shall not apply.
13. Services to administer the Program are being provided by and are the responsibility of the Program administrator. The financial institution, the Program provider and the Program administrator assume no liability or responsibility for the provision of, or failure to provide, the respective services being provided by the administrator. The administrator is an independent contractor and is not affiliated with the financial institution. You agree to hold the Program provider, the administrator, and your financial institution harmless if the supplier of merchandise or services files for bankruptcy or otherwise goes out of business after you have redeemed your rewards and before you use the item or service. You accept all terms and conditions in the Program rules and release and hold the Program provider, the administrator, and your financial institution harmless from any claim, liability or damage relating to this Program or use of any Program item you receive and neither the Program provider, the administrator, nor your financial institution shall be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the Program, or which may result from the provision of goods or services by suppliers.
14. THERE ARE NO EXPRESS OR IMPLIED WARRANTIES WITH REGARD TO ANY REDEMPTION OFFERED BY OR THROUGH THIS PROGRAM, AND YOUR FINANCIAL INSTITUTION AND THE PROGRAM PROVIDER EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
15. These Program Rules may be supplemented from time to time by the terms and conditions and Program rules set forth on the Program website. Any Program rules presented to you during the redemption of rewards, and any additional rules published by your financial institution will also apply.