

Genisys Rewards Program Rules

- The Genisys Rewards website can be found by following the links from www.rewardsnow.com/Genisys, and the Genisys Rewards Service Center can be reached by calling 1-888-882-7938. The Service Center is available 24 hours a day, 7 days a week. You can also access your Rewards account information directly through Online Banking. Once you sign in to your online account, click on the accounts tab and select the “Genisys Rewards” link.
- Genisys Rewards points accrue at a rate of one (1) point for every two U.S. dollars (\$2) of eligible net retail purchases with your participating Genisys Credit Union Debit MasterCard® for signature transactions. Rewards points also accrue at a rate of one (1) point for every one (1) U.S. dollar of eligible net retail purchases with your Genisys Rewards Credit MasterCard®. Unless otherwise specified, you can earn a maximum of 80,000 points annually.
- You can earn bonus points by shopping through the ShoppingFLING program online or in-store at participating Shop Main Street merchants. Participating merchants are listed on the Rewards website on the *Earning Points* page. You must use your Genisys Credit Union Debit or Credit MasterCard for your purchases in order to earn bonus points through ShoppingFLING or Shop Main Street. See the Rewards website for complete Terms and Conditions.
- Points do not accumulate on cash advances, convenience checks, balance transfers, fees, or adjustments. When merchandise purchased with your Debit or Credit MasterCard® is returned, your points will be reduced by the point value of the return. For disputed purchases or reported fraudulent transactions, your points will be reduced by the point value of the dispute or fraud.
- Genisys Credit Union may elect, from time to time, to award Genisys 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, monthly account statement, on the website at www.rewardsnow.com/Genisys, or by calling the Genisys Rewards Service Center at 1-888-882-7938. You can also access your Rewards account information directly through Online Banking. Once you sign in to your online account, click on the accounts tab and select the “Genisys Rewards” link.
- 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 for any reason, all Genisys Rewards Points will be forfeited.
- Genisys Rewards points can be redeemed for as little as 2,500 points for merchandise. 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 member service phone line.

- To redeem your points for travel, visit the website or call the Service Center. You can redeem your points for travel, including flights, hotels, cars, cruises, and vacation packages, via our Online Travel Resource Center or through one of our Travel Resource Center Agents. Restrictions may apply; see website or call for details.
- Genisys 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.
- Genisys 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. Travel Certificates may be used and redeemed outside the 50 United States.
- If an item arrives in damaged condition, you may return it for a replacement. Please contact 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 Genisys 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, voided, or canceled for any reason. For more information, please call the Genisys Rewards Service Center.
- Genisys Rewards points expire monthly 3 years from the month in which they are earned. Rewards points not redeemed will be forfeited.
- Genisys Rewards points may be combined for your personal or business qualifying Genisys Credit Union accounts into one rewards account for redemption purposes. Points from other rewards programs cannot be transferred or combined. Genisys Rewards Points are not transferable to other frequent traveler or merchandise programs.
- Genisys Credit Union is not responsible for inaccuracies in point accrual due to computer error, late or incorrect data submissions, personal injury, or any loss incurred that may arise in connection with the use of these services. Genisys 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 Genisys Rewards Program will be the responsibility of the cardholder.
- This Program is void where prohibited by federal, state, or local law. Genisys Credit Union reserves the right to alter, change, or terminate the Genisys Rewards Program and its Terms and Conditions 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 Genisys 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 Genisys 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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