

Great Lakes Credit Union Rewards Terms and Conditions

These Terms and Conditions govern the rewards associated with Great Lakes Credit Union ("GLCU") Rewards Visa credit cards. These terms and conditions are in addition to the rules set forth by RAZR Marketing, Inc.

Availability: The GLCU Rewards Program ("Program") is available to GLCU Rewards Visa cardholders.

Acceptance: The initial use, signing or acceptance of the GLCU Rewards Visa credit card by you, any other person to whom a card has been issued on your behalf, or by any person you authorize or permit to use the card constitutes acceptance of these Terms and Conditions.

Points: Two (2) points will be earned for every \$1 dollar of a qualifying credit card purchase. Every dollar(s) in qualifying purchases, net of returns, "Participant" cardholder transacts on their credit card account eligible in this Rewards Program earns Participant Point(s) ("Point"). No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program.

Points can be used to order the awards described in the current brochure or the program website, which may be updated from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced points will be refunded, and the Participant will be advised to make an alternate selection.

Accounts must be open and in good standing (not canceled or terminated by party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The financial institution reserves the right to suspend the cardholder's participation in the program until the account is in good standing.

Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account. Points deducted for credits to an account will be at the same rate at which the original charges earned those points.

The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event the Participant chooses to pay the difference.

Expiration of Points: Points will expire four years from the billing cycle in which they were earned.

Points may be forfeited due to violations or delinquency.

Program: This Program is void where prohibited or restricted by law.

Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Participant agrees to hold GLCU and any vendors associated with the Program, totally harmless if their Sponsor fails to meet its contractual and other obligations with GLCU which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold GLCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.

GLCU 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 points or claim awards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without notice.

Every effort has been made to ensure that the information in the Program communications is accurate. 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 award redemption order.

Amendments: These Terms and Conditions are subject to change at any time, without notice. Using your GLCU Rewards Visa credit card after any changes to these Terms and Conditions will constitute your acceptance of any changes to these Terms and Conditions.