VISA Platinum Rewards Terms and Conditions Program Description

1. ScoreCard® Rewards Bonus Point Program ("Program") is available to Pacific Service Credit Union ("Pacific Service" or "PSCU") Visa Platinum Rewards Credit Cardholders only.

2. The Program annual fee will be automatically charged to the Cardholder’s Pacific Service Platinum Rewards Credit Card ("Card") account annually on each anniversary of the Account opening. To avoid being billed by the Program, Cardholders may opt out of the Program prior to the Anniversary Month of the Card. If a Cardholder opts out of the Program prior to redeeming the Cardholder’s Points, all unused Points are immediately and irrevocably forfeited. Annual fee waived the first year for new cardholders.

3. Points are tracked and redeemable on a first-in, first-out basis.

4. Eligibility in the Program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia. The Program is not available on PSCU’s corporate card, purchasing card or business card accounts.

5. The Program is a service provided through Financial Institution Benefit Association ("FIBA"), Fidelity National Card Services, Inc. ("FIS" or "Program Administrator"), and Pacific Service Credit Union ("sponsor"). ScoreCard® is a registered trademark of Fidelity National Card Services, Inc.

6. Cardholders will earn ("Points" or "Bonus Points") for Platinum Reward Credit Card Purchases on all eligible goods and services. The Cardholder’s Points will be accumulated at the rate of one Point per dollar charged on the Cardholder’s Platinum Reward Credit Card and will be reported on the Cardholder’s Credit Card Statements as available. Information will include the number of Points earned, Points adjusted, Redeemed Points, or Bonus Points earned (if applicable), and Available Points, subject to verification and adjustment as provided in these Rules. In the unlikely event a Cardholder attempts to redeem unearned Points (i.e. pending adjustment), the Account may be charged for the actual cash difference between the cost of the Award issued and the value of the actual Points available.

7. Accrual of Points may begin on the date the Pacific Service Visa Platinum Rewards Credit Card is received by the Cardholder.

8. Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle ("Billing Cycle") by the Cardholder(s) ("Net Purchase(s)"). Net Purchases are rounded to the nearest dollar and are subject to verification. No Points are earned for FINANCE CHARGES, fees, Cash Advances, Balance Transfers, convenience checks, foreign transaction currency conversion charges or insurance charges posted to the Account. If a transaction is subject to a billing dispute, the Points value of the transaction will be deducted from the Points total during the dispute period. If the disputed transaction is reinstated, points will be reinstated. Pacific Service reserves the right to award promotional bonus Points to selected Cardholders.

9. Each Cardholder may use Points for U.S. and worldwide air travel rewards or a selection of merchandise rewards (collectively, “Awards”).

10. Points have no cash value and are not the property of the Cardholder. Points cannot be exchanged for cash or credit, nor offset against the Cardholder’s obligation to PSCU. Points may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an Award, and cannot be bought, sold, earned from or transferred to, any credit card or other accounts (including upon death or as part of a domestic relations matter). Points cannot be redeemed for awards in any rewards program other than the ScoreCard® Program. Points may not be combined with any other loyalty/frequency Reward program, other discounts, special rates, promotions, or other reward programs offered by Pacific Service, or any entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge or credit card programs, whether in the U.S. or abroad.

11. Points must be redeemed by the Cardholder and may be used for another person only according to the Program rules. Points may be used to order the merchandise/travel awards available in the Program at the time of redemption. Awards from any level may be selected, provided the Cardholder’s Account has
enough Points available and the Account meets the eligibility requirements (see #6 above). Point values assigned to Awards are subject to change from time to time without notice. Awards may be substituted at any time. If an Award is discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, the Cardholder will be required to make another selection.

12. The Pacific Service Visa Platinum Credit Card Rewards Account must be open and in good standing (i.e. not canceled or terminated by either party, delinquent, blocked or otherwise not available to use for charges) at the time an Award order is received for processing. Pacific Service reserves the right to suspend a Cardholder’s participation in the Program until the Account is in good standing.

13. Per current Program order information, Merchandise Awards usually will be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing a Cardholder’s order. Orders cannot be processed if the Cardholder does not sign the order form and/or has not provided complete information including the card number, last four digits of the Cardholder’s Social Security number, day time phone number and street address (No P.O. or A.P.O. Boxes). Shipments cannot be made outside the United States and eligible territories. Please contact ScoreCard® Award Headquarters customer service for any questions regarding Merchandise Award orders at 1-800-854-0790.

14. Returns of a damaged or defective Merchandise Award may be sent to the shipper within thirty (30) days of receipt for replacement, provided that the defect, deficiency or shortage has been documented on the delivery receipt before signing to accept delivery from the carrier. All parts, instructions, warranty cards and original packaging materials must be returned with the product.

15. Applicable manufacturers' warranties and instructions will be included with the Award. Warranty claims must be directed to the manufacturer. Pacific Service Credit Union, FIBA and the Administrator, FIS, shall not be held liable for any defects, accident or injuries associated with Awards or use of Awards while participating in the Program. Suppliers of goods and services are independent contractors and are not agents or employees of PSCU or any of its affiliates. PSCU neither offers or endorses, nor guarantees any of the goods, services, information or recommendations provided by third parties to the Cardholder.

A. ScoreCard® Travel and Merchandise Awards are managed by the Program Administrator, a fully licensed redemption reservation center.

B. The Cardholder agrees to release PSCU, the Administrator, and their affiliates from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, and in the case of a Travel Award, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any Reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the Reward. Pacific Service and the Administrator are not responsible for typographical errors and/or omissions in any Program document. PSCU and the ScoreCard® Program Administrator reserve the right to correct such errors at any time even if it affects a pending Award redemption.

C. The Cardholder is responsible for determining any applicable federal, state or local tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.

D. Pacific Service and the Administrator shall have no liability for disagreements between Cardholders regarding Points. Discrepancies about Points earnings are not treated as Credit Card billing disputes. PSCU’s decisions regarding Points discrepancies shall be final. Redeemed Points are deducted from the Cardholder’s Points balance as of the request dated of a Reward.

16. The Program may be modified, suspended or canceled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which affect Point accrual and expiration dates. Award orders must be placed on or before the end of the Program Period. Contact Pacific Service for details on any current promotions affecting Point accrual or redemption options. The Program is void where prohibited or restricted by law.
17. Pacific Service reserves the right to change the Terms and Conditions of the Program. At PSCU’s option, the Program and the redemption of Points may be restricted, limited, or cancelled at any time without prior notice.

18. If a Cardholder voluntarily closes the PSCU Platinum Rewards Credit Card or PSCU closes the Card, all unused Points are immediately and irrevocably forfeited. PSCU reserves the right to disqualify anyone from participation in the Program, refuse to award or redeem Points, and/or close the Card if, in our sole judgment, the Cardholder or any other person(s) using the Card, have violated any of the Program Rules, including but not limited to acts of fraud or other abuse.

19. The Cardholder agrees to hold Pacific Service, FIBA, FIS, any Association and any vendors associated with the Program totally harmless should failure by any party to meet its contractual and other obligations with Program affiliates, result in the Program being interrupted or terminated prior to the Cardholder having the opportunity to redeem the Cardholder’s Points or receive the Cardholder’s Awards. The Cardholder also agrees to hold FIBA, FIS, Pacific Service and Association harmless if an Award vendor or provider files for bankruptcy, or otherwise goes out of business, after the Cardholder redeems Points for an Award from the vendor or provider but before the Cardholder receives or is able to use the Award.

20. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All travel itineraries will be provided via electronic transmission unless the travel vendor requires otherwise. Travel certificates and documents will be delivered via first class U.S. Mail. In the event of loss, contact the ScoreCard Travel Center for assistance at (800) 842-3006. A Cardholder’s travel Award will usually be delivered within 4-6 weeks of processing the order. Travel certificates, tickets and documents may be requested to be delivered by overnight carrier and the Cardholder agrees to pay the associated additional delivery fees by credit card. The Cardholder is responsible for federally imposed airline security fees and any surcharges or additional fees imposed by the airlines or aviation authority, which must be paid by credit card at the time of booking.

21. Additional local rules and Program opportunities may be or become applicable to Cardholders participation in the Program without prior notification at any time.

22. The Program Administrator shall resolve all questions of what constitutes an eligible charge. All Program Rule determinations by the Program Administrator are final. Cardholder’s use of their Account following receipt of these Rules will indicate their agreement to these Rules.

A complete and definitive list of general ScoreCard® Program Rules and current award redemption terms and conditions is available at the Scorecardrewards.com website.

Pacific Service specific Program Rules are included in these Terms and Conditions or online at www.pacificservice.org.

Rev. 10/09