

Terms and Conditions

I. Description of the Program

1. The Member Rewards by Co-op program ("Program") is a service provided by your financial institution ("FI") and CU Cooperative Systems, LLC, a Delaware limited liability company and direct and wholly owned subsidiary of Velera Solutions, LLC ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
2. The rewards program ("Program") is a service provided by Simplicity Credit Union ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
3. Participation in the Program is exclusive to those who have a current debit/credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders" or "you").
4. The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Points for abuse, fraud, or any violation of the Program terms and conditions. The Sponsor may make such a determination in its sole discretion.
5. Rewards will be based on purchases and calculated as points ("Points") and credited to the Cardholder(s)'s account with Sponsor.
6. The rewards program is void where prohibited by federal, state, or local law.
7. The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
8. The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the Points required for a reward within the rewards Program. At the Sponsor's option, redemption of Points may be restricted, limited, expired, or canceled at any time without prior notice. Changes may affect outstanding transactions and points. Examples include (but are not limited to):
 - If at any point your credit card account becomes delinquent for two cycles, your points will be forfeited.
 - Points will expire on the last day of the month, 24 months (2 years) after the date of issuance.
9. Eligibility in the Program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia, or any U.S. possession or territory.

10. The Administrator's Privacy Policy is available on the Program's website on the bottom of each page.
11. The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, express or implied, including merchantability or fitness for a particular purpose. Cardholders agree to indemnify and hold harmless the Sponsor and the Administrator for any loss, damage, liability, cost, or expense (including reasonable attorneys' fees) arising from use or misuse of the Program.

II. Earning Points

1. Cardholders will earn Points for qualified transactions made at participating merchants using their Rewards Card. "Qualifying Transactions" consist of purchases. Cash advances and cash back within transactions do **not** qualify.
2. Points will be accumulated at the rate of:
 - a. **Debit (signature-based):** 1 Point per \$1 spent
 - b. **Debit (PIN-based):** 1 Point per \$1 spent (ATM transactions do not qualify)
 - c. **Credit – Gas or Grocery:** 3 Points per \$1
 - d. **Credit – Restaurant:** 2 Points per \$1
 - e. **Credit – All other transactions:** 1 Point per \$1
3. Point earnings are based on net retail purchase volume (purchases less credits, returns, and adjustments) and are posted daily. Disputed transactions may temporarily deduct points.
4. In the event of fraud, abuse, or rule violations, the Sponsor may cancel a Cardholder's Program membership.
5. Points from multiple **credit** cards on the same account will be pooled.
6. Points from multiple **debit** cards on the same account will be tracked separately by card number.
7. Points may not be combined with any other rewards program not managed by the Sponsor.
8. The Sponsor may award bonus Points at its discretion.

9. Points are not the property of the Cardholder and cannot be transferred or sold.
10. Points are tracked and redeemed on a first-in, first-out basis.
11. A redemption grace period may be provided where required by law.
12. Administrator and Sponsor may adjust Points to correct processing errors.
13. The Sponsor and Administrator are not responsible for disagreements regarding point allocation.
14. There is no annual cap on the number of Points a Cardholder can earn.

III. Shop & Earn

1. Cardholders can earn additional Points at participating Shop & Earn merchants online, in-store, or through affiliate offers.
2. Point earnings vary by merchant and are listed on the offers wall.
3. Some special offers require activation before purchase; failure to activate may forfeit bonus points.
4. Cardholders may provide their email address for electronic notifications and are responsible for keeping it updated.
5. Shop & Earn offers update periodically and can be redeemed unlimited times.
6. Points from Shop & Earn purchases typically post within 90 days.

IV. Redeeming Points

1. Points can be redeemed through the Program website or customer service.
2. To redeem Points, accounts must be open and in good standing. The Rewards Card cannot have a status such as bankrupt, lost, stolen, or frozen.
3. Points are deducted immediately upon redemption. Redemptions are final.
4. Only active Cardholders may redeem Points.
5. Cardholders release the Sponsor and Administrator from liability related to rewards, including travel rewards.
6. Cardholders are responsible for tax obligations resulting from participation.

7. Merchants and third-party providers are responsible for the quality of their products or services.
8. The Sponsor may pass on any processing or surcharge fees incurred for rewards.

a) eGift Cards / Gift Codes

1. Points may be redeemed for eGift Cards/gift codes from select merchants.
2. eGift Cards/codes cannot be returned and are not redeemable for cash.
3. Lost or stolen codes will not be replaced, including those sent to an incorrect email address.
4. Cardholders should add designated sender email addresses to ensure delivery.
5. Taxes, shipping, and charges exceeding the eGift value are the Cardholder's responsibility.
6. Additional merchant restrictions may apply.
7. Terms may be listed on the eGift card itself.
8. Sponsor and Administrator are not liable if a merchant declares bankruptcy.
9. Once redeemed or used, eGift cards/codes cannot be returned or replaced.
10. Replacement policies vary by merchant.
11. Cardholders must notify Administrator if a code is not received.
12. Administrator is not responsible if an eGift card is damaged or rendered unusable.
13. Minimum redemption value is \$25.

b) Cash Back Rewards / Statement Credits

1. Cash back rewards appear as a credit to the Cardholder's Rewards Card or designated checking/savings account.
2. Minimum redemption value is \$25.
3. Deposits typically post within 3–5 days.
4. Cash back rewards cannot be applied toward the credit card payment due.

VIII. Toll-Free Participant Access & Contact Information

1. For questions or concerns, contact Administrator customer service at **866-534-6340**, with responses expected within 3 business days. Voicemails are returned the following business day.
 - Representatives are available Monday–Friday from 6am–11pm ET and weekends from 6am–8pm ET.
2. Service centers are closed on select holidays, published annually.
3. To contact Simplicity Credit Union, call **844-769-2667**.