



Member Rewards Program Terms and Conditions

Revised 09/2025

These terms and conditions give you detailed information about how our Member Rewards Program works. It is a separate agreement from the Cardholder Agreement. When you, or an Authorized User, use your Multipli Federal Credit Union ("Multipli Credit Union") Member Rewards Credit Card, it means you accept these terms and conditions. The word "account" means your Multipli Federal Credit Union ("Credit Union") Member Rewards Credit Card account. These terms and conditions, combined with the General Program Rules and Conditions (available at the CUREwards® website), constitute the full set of Program Rules.

Description of the Program

1. The rewards program ("Program") is a service provided by Multipli Federal Credit Union ("Sponsor") and managed by Velera ("Administrator") through the CUREwards® platform.
2. Participation in the Program is exclusive to those who have a current Member Rewards credit card issued by the Sponsor. These individuals are defined as ("Cardholders").
3. The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Points/Dollars for abuse, fraud, or any violation of the Program terms and conditions. The Sponsor may make such a determination in its sole discretion.
4. The rewards Program is void where prohibited by federal, state or local law.
5. The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the points/dollars required for a reward within the rewards Program. At the Sponsor's option, redemption of Dollars may be restricted, limited, expired, or cancelled at any time without prior notice.
6. 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.
7. The Sponsor and their Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

Earning Points/Dollars

1. Cardholders will earn ("Points/Dollars") for qualified transactions made at participating merchants using their Member Rewards Card ("Qualifying Transactions").
2. Points/Dollars will be accumulated at the rate of:
 - a. One and one-half (1.5) points per every one (1) dollar of each Qualifying Transaction using Cardholder's enrolled credit card. This equates to a 1.5% cashback reward.
 - b. Additional opportunities to earn bonus points on qualifying purchases within specified sponsored merchant categories may be made available periodically. These opportunities will be available on the CUREwards® platform.
3. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points/dollars will be reinstated.
4. Points/Dollars may not be combined with any other loyalty/frequency reward Program that is not managed by the Program's Sponsor.
5. In the event of fraud, abuse of Program privileges or violation of the Program rules (including any attempt to sell, exchange or transfer points/dollars or the instrument exchangeable for points/dollars), the Program Sponsor reserves the right to cancel Cardholder's membership in the rewards Program.

6. The Sponsor reserves the right to award bonus points/dollars to selected Cardholders for any activity or condition it decides.
7. Points/Dollars are not the property of the Cardholder, and cannot be bought, sold, or transferred in any way (including upon death or as part of a domestic relations matter).
8. The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points/Dollars. The Sponsor's decisions regarding Point/Dollar discrepancies shall be final.

Redeeming Member Rewards

1. Member Rewards must be redeemed through the CUREwards® website, which is accessible via the Credit Union's online banking platform or directly at www.curewards.com.
2. Points/Dollars are tracked and redeemable on a first-in, first-out basis.
3. The minimum redemption is \$25.
4. Points may be redeemed for products, services, or account benefits available on the CUREwards® website.
5. Points/Dollars are deducted from the Cardholder's balance as soon as they are redeemed.
6. Accounts must be open and in good standing at the time of redemption. Awards are not available when a Cardholder is in default under the card agreement. If your account is closed for any reason, any Member Rewards you have accumulated will be forfeited.
7. 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.
8. Issuance of some travel certificates does not constitute a reservation. In such cases, the certificate holder is responsible for making all reservations with the company that issues the certificate.
9. The Cardholder agrees to release the Sponsor and Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense, or damages sustained by the Cardholder, associated with a reward or use of rewards while participating in this Program and in the case of a travel reward, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any reward. The Administrator and the Sponsor 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.
10. The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.

Our Contact Information

- ◆ For questions or concerns regarding your rewards please contact CUREwards® member service center at 1-800-637-7728.
- ◆ For questions or concerns regarding your Member Rewards Credit Card please call us at 1-866-649-5015, visit a local branch or mail your request to:
Multipli Federal Credit Union, 3124 W. Edgewood Dr, Jefferson City, MO 65109..
- ◆ To report your Member Rewards Credit Card as Lost or Stolen please call 1-866-820-4992 or 1-727-299-2449 for International Cardholders.