

Frontier Credit Union CUREwards Program

Participation in the CU Rewards Program ("Program") is available to eligible cardholders ("Participants") whose accounts are enrolled by Frontier Credit Union (also referred to as the "Credit Union"). By using an Eligible debit card or credit card, Participants agree to these Program Rules and Conditions.

Membership & Account Eligibility

Members must be in good standing in order to qualify for the Program. Accounts that are delinquent, restricted, over limit, closed, or otherwise not in good standing may not qualify or may be suspended from participation in the Program. Only standard consumer and business memberships qualify for the Program; court-restricted accounts, fiduciary accounts, and similar accounts do not qualify. Points may also be forfeited due to fraud, misuse, abuse of the Program, or violation of these Rules. All eligibility determinations are made in Frontier Credit Union's sole discretion.

Card Eligibility

Eligible Cards include consumer debit cards, Visa Signature Cards, and Business Rewards Credit Cards. Spirit Debit and Credit cards are not eligible for Rewards points; HELOC cards and Classic Credit Cards are ineligible. Business debit cards are ineligible.

Earning Points

Participants earn Points for Qualifying signature-based debit and credit card retail Net Purchases (defined further below). Points are earned based on posted transactions, minus refunds, credits, or adjustments, during each statement cycle and will appear on the following monthly statement. Returns and credits will reduce your Points regardless of the amount of time between the transaction and the return or credit.

Transactions using a PIN in lieu of a signature do not earn rewards points. Cash back, cash advances, balance transfers, and ATM transactions do not earn rewards points.

"Net Purchases" means the total Qualifying Purchases made with your Eligible Card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is any Purchase made with your Eligible Card as the term "Purchase" is defined in your Frontier Credit Card Agreement. The following transactions are not Qualifying Purchases and therefore Points are not awarded on them: finance charges, other charges, fees, debt protection fees, or cash advances of any kind, including but not limited to balance transfers, convenience checks, automated teller machine (ATM) and bank teller withdrawals, wire transfers, the purchase of money orders, cashier checks, travelers checks, or other negotiable instruments, foreign currency, wager or lottery tickets, casino gaming chips, payments of loans, funding of accounts, or similar cash equivalent transactions. Frontier Credit Union and its service provider reserve the right to determine whether transactions are Qualifying Purchases that are eligible for rewards at its sole discretion.

Earning Rates for Consumer

Debit Card – 1 Point for every 2 dollars spent

VISA Signature Credit Card – 2 Points for every dollar spent

Earning Rates for Business

Business Rewards Credit Card –

Introductory Rewards: 2 Points for every dollar spent for the first 12 months.

After that, standard rewards of 1.25 Points for every dollar spent.

Points begin to accumulate with Qualifying Purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from Net Purchases and Point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement. Points from Net Purchases are typically awarded within one (1) to three (3) business days after Qualifying Purchases post to your Eligible Card accounts.

Redeeming Points

Points are redeemable through a program administrator, Velera Solutions, LLC ("Velera"), which administers the Program through a rewards website, CUREwards.com. Participants are required to register through Frontier Credit Union's online banking portal to redeem points through the rewards website. Participants can see their Point redemptions and balances online at CUREwards.com. Points may be redeemed for available rewards featured on the rewards website or within the Program, including merchandise, travel, cash back, or statement credits, where applicable. Reward options, Point values, and availability are administered by a third party, Velera, and are subject to additional terms and conditions controlled by Velera. Those terms may change without notice, and you agree that the Credit Union will not be responsible or liable for Velera's acts or omissions in administering the program. According to Velera's current terms and conditions, certain rewards may be limited in quantity and may be substituted with an item of equal or greater value if necessary.

Points are non-transferable and may not be combined with other promotional offers or another account's rewards unless specifically authorized.

We reserve the right to verify and adjust rewards or Points at any time. If you or we close all of your Eligible Card(s) or terminate your participation in the Program, all rewards or Points will be forfeited, even if one or more of your Eligible Cards are later reopened or you re-enroll in the Program. Rewards and Points are not transferable and cannot be bought, sold, or used as payment on any of your accounts or loans with the Credit Union, unless specifically authorized by Frontier Credit Union. Points are not your property and have no cash value until redeemed for rewards or merchandise rewards. Any Points balance remains the property of the Credit Union until redeemed, and the Points balance will remain the property of the Credit Union should you fail to exercise your redemption rights. Any questions as to eligibility for any reason shall be

resolved at the sole discretion of the Credit Union. Points or rewards do not pass to a Participant's Payable-on-Death Beneficiary.

We reserve the right to refuse to allow Participants to redeem Points if any of their Frontier Credit Union deposit or loan accounts are closed by us, suspended, delinquent, past-due, over limit, not in good standing, or otherwise in default, or if your enrollment in the Program is terminated or suspended. Rewards and Points are not awarded on an Eligible Card after it is closed. Additionally, all rewards and Points will be forfeited and no additional rewards or Points will be awarded on your Eligible Card(s) if one or more of them are closed by us, suspended, delinquent, over limit, or otherwise in default.

Point Expiration

Points expire three (3) years from the date earned and are redeemed on a first-in, first-out basis. Expired or forfeited Points cannot be reinstated.

Shipping, Returns, and Warranty Information

The terms and conditions for shipping merchandise are controlled by Velera, and Participant is subject to the terms and conditions available on CUREwards.com. In general, and without making any specific guarantee, most merchandise rewards ship within 2–3 business days, although some items may require additional processing or manufacturer shipment times. Delivery times are not guaranteed. Damaged or defective items are subject to the terms and conditions available on CUREwards.com. Manufacturer warranties may apply, and may modify the remedy available from CUREwards, if any. Digital rewards are non-returnable and non-refundable once issued. For more details on merchandise shipment limitations, please refer to the merchandise section on the fulfillment provider's website.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer. The Credit Union is not responsible for any defects in any reward. You agree to indemnify, release and hold harmless the Credit Union from any and all liability for any loss, expense, accident, injury, death or inconvenience that may arise in connection with the use or defect of any reward, or your participation in the Program.

Travel Rewards

The terms and conditions for travel rewards are controlled by Velera, and Participant is subject to the terms and conditions available on CUREwards.com. Additionally, travel rewards are subject to the terms, conditions, and restrictions of the applicable travel provider, including airlines, hotels, rental car companies, cruise lines, and tour operators. Travel rewards may be non-refundable, non-transferable, and subject to fees, taxes, carrier rules, and availability restrictions. The Credit Union is not responsible for any problems with your travel rewards. You agree to indemnify, release and hold harmless the Credit Union from any and all liability for any loss, expense, accident, injury, death or inconvenience that may arise in connection with the use or defect of any reward, or your participation in the Program.

Program Changes and Termination

Frontier Credit Union and Velera reserve the right to modify, suspend, restrict, or terminate the Program, reward offerings, Point values, or these Rules at any time. Accumulated Points may lose value or be canceled upon Program termination. Frontier Credit Union and Velera reserve the right to correct errors or omissions at any time, including errors affecting Point balances or reward redemptions.

Taxes and Liability

Participants are responsible for any applicable federal, state, or local taxes associated with rewards or redemptions. Determination and payment of any tax liability is your sole responsibility; consult your tax advisor.

Frontier Credit Union, Velera, and participating vendors are not responsible for the acts, omissions, performance, or failure of third-party providers, manufacturers, travel suppliers, or other vendors associated with the Program. We do not offer, endorse or guarantee any of the goods or services provided as part of the Rewards Program.

Additional Terms

This Program is void where prohibited by law. Additional local rules or promotional opportunities may apply and will be disclosed separately by Frontier Credit Union. The laws of the State of Idaho govern the Program and these terms and conditions. This Program is subject to all other terms and conditions of your applicable Membership & Account Agreement, Card Agreement, and any other agreement you have with the Credit Union.