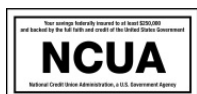




Lifestyle Rewards Terms and Conditions for:
Platinum Rewards Visa® Credit Card
Wright State University Alumni Association Platinum Rewards Visa® Credit Card
Business Platinum Rewards Visa® Credit Card

These Lifestyle Rewards Terms and Conditions (“Terms and Conditions”) govern the rewards associated with Wright-Patt Credit Union’s reward credit card products, including: the Platinum Rewards Visa Credit Card, Wright State University Alumni Association Rewards Visa Credit Card, and Business Platinum Rewards Visa Credit Card (“Lifestyle Rewards Program” or “Rewards Program” herein). The Lifestyle Rewards Program is sponsored by Wright-Patt Credit Union, Inc. (“Sponsor”). These Terms and Conditions, along with the rules set forth by ampliFI Loyalty Solutions, LLC (“Administrator”) located at: www.wpcu.coop/RewardsCCTerms which are hereby incorporated, govern the Rewards Program. To the extent these Terms and Conditions conflict with the rules set forth by the Administrator, these Terms and Conditions control the following:

- 1. Availability; Eligibility:** The Rewards Program is available on all of Sponsor’s reward credit card products, including the Platinum Rewards Visa Credit Card, Wright State University Alumni Association Rewards Visa Credit Card, and Business Platinum Rewards Visa Credit Card (“Rewards Credit Card(s)”) and the members with these Rewards Credit Cards are the rewards cardholders (“Account Holders”). Participation in the Rewards Program is limited to those Account Holders who have a current Rewards Credit Card account, a Wright-Patt Credit Union membership in good standing, and a statement address within the United States, the District of Columbia or any United States Possession or Territory.
- 2. Acceptance:** The initial use, signing, continued use, or other acceptance of the credit card associated with your Rewards Credit Card account by you, by any other person to whom a card has been issued on your behalf, or by any other person you authorize or permit to use the card, constitutes acceptance of these Terms and Conditions.
- 3. Definitions:** The words “we”, “our”, “us”, “Wright-Patt Credit Union”, “Credit Union” and “Sponsor” mean Wright-Patt Credit Union, Inc. Unless otherwise specified herein, the words “you”, “your”, and “yours” means the Account Holder(s) (which includes any joint Account Holder) and anyone who uses the card with your permission.
- 4. Points:** You earn one and one half (1.5) points in the Rewards Program for every \$1 dollar of a qualifying credit card purchase (“Points”). A qualifying transaction means every eligible transaction that is charged to your eligible Rewards Credit Card(s) covered by the Rewards Program. No points are earned for finance charges, fees, cash advances, ATM withdrawals, foreign transaction currency conversion charges, or insurance charges posted to your account. Points have no cash value and are not the property of the Account Holder. Points cannot be bought, sold, or transferred in any way (including upon death or as part of a domestic relations matter, other than permitted gifting through the Rewards Program). Points cannot be used with



Wright-Patt Credit Union, Inc. | 3560 Pentagon Boulevard | Beavercreek, Ohio 45431
(937)912-7000 | (800)762-0047 | TTY (800)750-0750 | www.wpcu.coop

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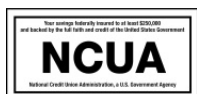
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any other offer, promotion, or discount; cannot be combined with any other loyalty/frequency reward program that is not managed by the Sponsor. Points will be forfeited if your Rewards Credit Card(s) account or Credit Union membership is closed for any reason.

5. **Expiration of Points:** Points, once earned, are valid for up to thirty-six (36) months, and expire on the last day of the month, thirty-six (36) months after the date of issuance. Points are tracked and redeemable on a first-in, first-out basis. The Administrator and the Credit Union reserve the right to adjust points where necessary to correct any errors or omissions in processing or posting to your account.

6. **Amendments:** These Terms and Conditions, including but not limited to the number of Points required for a reward within the Rewards Program, are subject to change at any time. Such changes may be delivered to you via email, through the Rewards Program website, or by posting an updated copy on our website at www.wpcu.coop/RewardsCCTerms. Your continued participation in the Rewards Program after any change of these Terms and Conditions shall be deemed to be your acceptance of such change. If you do not agree to any change of these Terms and Conditions, you must immediately cease participation in the Rewards Program. At the Credit Union's option, redemption of Points may be restricted, limited, expired, or canceled; additionally, the Rewards Program may be terminated or modified, at any time without prior notice. Specific restrictions or terms may apply to each Reward; see full rules at www.wpcu.coop/RewardsCCTerms. Rewards may change at any time and without notice, and the future availability of any reward is not guaranteed.



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