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Program Terms & Conditions

DESCRIPTION OF THE PROGRAM

- a. The rewards program ("Program") is a service provided by First Community Credit Union ("Sponsor") and managed by AmpliFI Loyalty Solutions, LLC ("Administrator").
- b. Participation in the Program is exclusive to those who have a current credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders" or "you").
- c. 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.
- d. Rewards will be based on purchases and calculated as points ("Points") and credited to the Cardholder(s)'s account with Sponsor.
- e. The rewards program is void where prohibited by federal, state, or local law.
- f. The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- g. 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.
- h. 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.
- i. The Administrator's Privacy Policy is available at the Program's website on the bottom of each page.
- j. The Sponsor and the 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 and the Administrator, and their respective directors, officers, and employees, from and 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

- a. Cardholders will earn ("Points") for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions").
- b. Points will be accumulated at the rate of:
 1. One point five points every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled Gravitas Signature credit program on all purchases.
 2. Three points per every one (1) dollars for Travel only (airline, hotel, rental car) & Fuel only of each Qualifying Transaction using Cardholder's enrolled Gravitas program.
 3. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the sponsor.
- c. 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 will be reinstated.
- d. In the event of fraud, abuse of program privileges or violation of the Program rules (including any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points), the Sponsor reserves the right to cancel the cardholder's membership in the Program.
- e. If more than one card has been issued for the same account, the Points earned from each card will automatically be pooled together into one available Point balance.
- f. Points may not be combined with any other loyalty/frequency reward program that is not managed by the Sponsor.