

## BayREWARDS Terms and Conditions

- The BayREWARDS service center is available 24 hours a day, 7 days a week, and can be reached by calling 1-877-7BAYRWD (1-877-722-9793).
- BayREWARDS points accrue at a rate of one (1) point for every two U.S. dollars (\$2) of eligible net retail purchases with your participating Bay Federal Business Check Card for signature transactions and one (1) point for every one U.S. dollar (\$1) of eligible net retail purchases with your participating Bay Federal Business Credit Card. Unless otherwise specified, you can earn a maximum of 100,000 points annually.
- Points do not accumulate on ATM fees, cash advances, convenience checks, balance transfers, fees or adjustments. When merchandise purchased with your Bay Federal Credit Union Business Credit or Check Card is returned, your points will be reduced by the point value of the return.
- Bay Federal Credit Union may also elect, from time to time, to reward BayREWARDS points for using additional products and services of the Credit Union. Notifications of these point earning opportunities will appear on your monthly e-statement, yearly mailed statement, or by calling the service center.
- All accounts that are past due, overdrawn, or over established limits will not be permitted to redeem points or receive credit. If your account is closed, all BayREWARDS Points will be forfeited.
- BayREWARDS Points can be redeemed for as little as 2,500 points for merchandise and travel. Downloadable rewards may be redeemed for as little as 750 points. Most gift card rewards are only available on the website and cannot be obtained through the service center phone line.
- You can redeem your points for a flight via our online booking page, for a Travel Rebate Certificate, or for a travel package. Restrictions may apply; see website or call for details.
- BayREWARDS Travel Certificates may be applied toward any travel accommodations or services purchased with your Business Credit or Check Card. Usage is limited to the account holder(s) identified on the Certificate. Certificates have no cash value and no cash refunds or credits will be given if the value of the travel service is less than the value of the Certificate. The issuer assumes no liability for dollars paid by the account holder over and above the reward value redeemed.
- BayREWARDS Points can be used to order merchandise and gift cards described in the online catalog or current brochure. The website and brochures are revised periodically and sometimes items from prior website listings and brochures may not be available to order. You may select merchandise from any level as long as you have the necessary number of points posted to your account.
- BayREWARDS Point requirements are subject to change from time to time and items may be substituted at any time. Should an item be discontinued, it will be replaced with merchandise of equal or greater value or you will be advised so that you can make an alternate selection. UPS or Parcel Post will usually deliver your merchandise within 2 - 4 weeks. Shipments cannot be made to a post office box, APO address, or outside the 50 United States.
- Merchandise can only be exchanged in the event that it arrives in defective or damaged condition. Items must be returned within 30 days of receipt. Be sure to note any exceptions, damages, or shortages on the delivery receipt before signing to accept the shipment. Instructions on how to return defective or damaged items are included with your merchandise.
- Points that are not redeemed within a three-year period will be forfeited.
- BayREWARDS points cannot be transferred or combined. BayREWARDS points are not transferable to other frequent traveler or merchandise programs.
- Bay Federal Credit Union is not responsible for inaccuracies in point accrual due to computer error, late or incorrect data submissions, lost Certificates, or any loss incurred that may arise in connection with the use of these services. Bay Federal Credit Union is not responsible for the performance by any merchant, service provider, or common carrier.
- Any and all taxes and gratuities on points, accommodations, or services in connection with the BayREWARDS Program will be the responsibility of the cardholder.
- This Program is void where prohibited by federal, state, or local law. Bay Federal Credit Union reserves the right to alter, change, or terminate the BayREWARDS Program at any time with or without notice. The Issuer also reserves the right to disqualify individual account holders who violate the Program Rules.
- You agree to hold CO-OP Network totally harmless if Bay Federal Credit Union fails to meet its contractual and other obligations to you which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your points. Also, you agree to hold CO-OP Network and Bay Federal Credit Union harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your points for a reward from the vendor, but before you are able to use the reward.
- Your use of your account following receipt of these Rules will indicate your agreement to these Rules.