

## Alliant Visa® Platinum Rewards Program Terms & Conditions

Changes to the program may happen at any time without notice and without restriction or penalty. For the most current list of merchandise available, point values and point redemption, visit [www.selectyourrewards.com/alliantcreditunion](http://www.selectyourrewards.com/alliantcreditunion).

1. This program is available to accountholders ("You", "Your") whom Alliant Credit Union has enrolled in this Program. Your use of Your account following receipt of these rules indicates Your agreement to these rules.
2. Eligible Alliant Visa® Platinum Rewards accounts earn two Alliant Rewards points for every one dollar in qualifying new purchases, net of returns, the Participant charges to his/her eligible Alliant Platinum Rewards Visa credit card account as provided for in these program Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink-processed transactions, fees paid for pre-paid and re-loadable cards such as certain gift cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services).
3. Points in this program cannot be exchanged directly for cash, but may be redeemed as a deposit to Your Alliant primary savings account or Alliant checking account or as an account balance credit to Your Alliant Visa Platinum Rewards account. Points can be used to order items described online at [www.selectyourrewards.com/alliantcreditunion](http://www.selectyourrewards.com/alliantcreditunion). You may select rewards from any level, subject to availability, as long as You have the then necessary number of points posted to Your account. Point requirements are subject to change and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or You will be advised so that You can make an alternate selection. There is a nominal fee included in the point cost for gift card redemptions. Final Alliant Rewards orders must be received no later than 60 days after Alliant's participation in the program ends. Contact Alliant Credit Union toll-free at 800-328-1935 (24/7) for details.
4. Points in this program may not be used with any other offer, promotion or discount, cannot be earned from, transferred to, or combined with any other member's credit card or debit card account(s) for redemption, and cannot be used to satisfy any monthly minimum payment obligation on the cardholder's account. Alliant Credit Union may offer additional redemption opportunities at its discretion.
5. Points will accrue over five calendar years and will expire on a rolling, first-in first-out, annual basis; points (including those Points transferred from CURewards) that are earned in a calendar year will expire in December of the fourth calendar year following the year in which they were earned. For example, any unredeemed points that You earned in 2017 will expire on Your December 2021 cycle date; unredeemed points earned in 2018 will expire on December 2022 cycle date, etc.
6. Your statement will normally include the number of points earned, subject to adjustment as provided for in these rules. Points will be deducted from Your current total of points earned for corresponding retail purchase returns posted to Your account. Your account may be charged for the difference in the event You have already redeemed unearned points.
7. Your account must be open and clear (i.e., not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time You request to redeem points. Otherwise, Alliant Credit Union reserves the right to suspend Your participation in the program and Your points will be forfeited.
8. Despite our best efforts to ensure accuracy, errors occasionally occur.  
We reserve the right to correct such errors at any time even if it affects an existing order.
9. The program may be modified, suspended or cancelled and the redemption value of already accumulated points may be changed at any time without notice and without restriction or penalty. Alliant Credit Union reserves the right to change the point accrual and retention period from time to time. You will be notified of point accrual and/or point expiration program changes. Contact Alliant Credit Union for details on applicable accumulation options which are then in effect. At Alliant's sole discretion, Your participation in the program may be terminated, or Your Points will be forfeited, for any reason, including but not limited to a Rules violation, Your Alliant Credit Union account is not in good standing or is suspected of fraud, or if you move to another Alliant credit card. This program is void where prohibited or restricted by law. You are responsible for any federal, state, or local income, sales, use or other taxes or gratuities.
10. The program is administered on behalf of Alliant Credit Union by various business partners, including but not limited to First Data and The Members Group. You agree to hold those partners and any vendors associated with the program totally harmless if Alliant Credit Union fails to meet its contractual and other obligations to its partners which results in the program being interrupted or terminated prior to You having the opportunity to redeem Your Points. Also You agree to hold Alliant/First Data/The Members Group 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.
11. Certain restrictions may apply to travel, lodging and other certificates. Travel and other certificates are not exchangeable, in the event of loss, destruction or theft.