



MYCARD REWARDS PROGRAM AGREEMENT

My Card Rewards program is available to CU Hawaii FCU Platinum cardholders. Using your Platinum credit card constitutes agreement to these rules. You will be bound by the following terms:

PROGRAM ELIGIBILITY – You must have a CU Hawaii Platinum credit card to participate in this program. Your account must be open and in good standing (i. e. not delinquent or cancelled, or otherwise not usable for charges) to use MyCard Rewards points. Determination of what constitutes as an account not in good standing, will be at the credit unions sole discretion. The credit union reserves the right to terminate or suspend your account from the program if it does not meet the above mentioned criteria.

POINT ACCUMULATION – Points are awarded for qualifying purchases appearing on your monthly credit card statement for the specified statement period, less any credits and plus or minus any adjustments. Some transaction types may not be eligible for point accrual, which include but are not limited to; ATM withdrawals, cash advances, balance transfers, finance charges, unauthorized or fraudulent charges, and payments. A point is awarded for every whole dollar spent. Adjustments to your balance will be made when a corresponding purchase, in which points were awarded, was returned or credited back to your account by the merchant or through the credit union for fraudulent or unauthorized use. Points cannot be combined or transferred, and have no monetary value outside of the program. Determination of what constitutes as a qualifying purchase will be at the credit unions sole discretion. My Card Rewards points are accumulated and made available for redemptions in correspondence with your monthly credit card statement.

A point summary will be provided along with your monthly billing statement. Statements will normally reflect the statement period, number of points at the beginning of the statement period, number of points awarded, number of points adjusted, number of points used, and the number of points remaining at the end of the statement period. The credit union must be notified of any errors or point discrepancies within 60 days of the end of the statement period when the error occurred. Errors in the addition or deduction of points can occur and may be corrected by the credit union at any time without notice.

POINT REDEMPTION – Your account must meet the program eligibility listed in this agreement, in order to request any redemption of your points. Requests for redemption will only be honored for any borrower or co-borrower on an account. Redemptions can be requested at any CU Hawaii branch, or by contacting the credit union at (808) 933-6700, toll free 1-800-933-6706, during normal business hours. A redemption schedule is available to you online at www.cuhawaii.com, from your nearest branch, or by calling the credit union at the numbers listed above.

If your account is closed for any reason, all unredeemed points will be terminated and cannot be used or redeemed. Beneficiaries listed on your account, will at no time, be allowed access to your points. You will not be entitled to compensation from us if your points are terminated in any way.

TRAVEL REWARDS - Travel rewards requests must be submitted within 60 days after completing travel on any qualifying travel purchases made with your corresponding MyCard Rewards account. Some purchases may not be eligible for point redemption which include but are not limited to; automated fuel charges, restaurants or other food related charges, parking, and other miscellaneous charges. Determination of what constitutes as an eligible purchase will be at the credit unions sole discretion.

Travel Rewards rebates will be credited back to the participating MyCard Rewards account and will be available to any primary and joint credit cardholders within 10 business days.

CASH REWARDS – Cash Rewards redemptions will be credited to your card and will be available to any primary and joint credit cardholders within 10 business days.

PROGRAM CHANGES & TERMINATION – This program may be changed or terminated at any time without notice, restriction, or penalty. A specified timeframe for redemption of existing points will be given at the time when a notice of program termination is given. Reward options, program details, and program rules, including but not limited to, the corresponding points required for redemption, limitations on point accrual, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in the value of the net point accrual are determined by the credit union, and may be modified at any time. Reward redemptions must be made prior to point expiration dates if applicable. Your continued use after notice of changes will constitute your acceptance of such changes.

LIABILITY – You are responsible for providing correct information when requesting a reward redemption. Any corrections may be subject to additional fees if applicable.

EFFECTIVE DATE – The information in this document is valid as of September 1st, 2025.