

Rewards Program Details

Program Rules

Earning Reward Points: Earn base rewards of 1% of all new net purchases (qualifying purchases less credits, returns, and adjustments) charged to the card each billing cycle. For gas and groceries (the "Bonus Categories"), you will earn total rewards of 2% (consisting of 1% bonus rewards and 1% base rewards) for net purchases at eligible grocery merchants and 3% (consisting of 2% bonus rewards and 1% base rewards) for net purchases at eligible gas merchants, for the first \$1,500 of combined net purchases made in the Bonus Categories during each quarter.

Quarters are based on consecutive billing cycles as follows: Quarter 1 includes billing cycles beginning in January, February, and March. Quarter 2 includes billing cycles beginning in April, May, and June. Quarter 3 includes billing cycles beginning in July, August, and September. Quarter 4 includes billing cycles beginning in October, November, and December.

Bonus Points: Eligible merchants are determined by the associated merchant category codes (MCC) for the Bonus Categories as follows: Eligible "Grocery" Categories: 5411-Grocery Stores/Supermarkets, 5422-Freezer/Meat Lockers, 5441-Candy/Nut/Confection Stores, 5451-Dairy Product Stores, 5462-Bakeries, and 5499-Misc. Food Stores. (Please note that this list does not include codes for "Discount Stores" or "Wholesale Clubs"); and (b) Gas (MCC 5541-Service Stations and 5542-Automated Fuel Dispensers). Purchases made at a merchant that does not process transactions under these codes will not qualify and you will not receive the bonus rewards. You will earn base rewards of 1% for net purchases in excess of \$1,500 in each quarter in the Bonus Categories.

Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, fees, interest charges, fraudulent transactions and certain other charges do not earn rewards.

Points can be redeemed for rewards described in the Program website. Point requirements are subject to change without notice, and rewards may be discontinued or substituted at any time. Point requirements are subject to change without notice, and rewards may be discontinued or substituted at any time. Accounts must be open and in good standing at time of redemption. Harvard University Employees Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

The Program reserves the right to terminate or modify the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate points or claim awards can be terminated or modified with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account statement. The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event Participant redeems unearned Points.

Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable. The Participant's use of their credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules. Points will expire five years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (E.g. points earned in calendar year one will expire on the last business day of calendar year five.) Points in this program can be converted to cash based on parameters set on points to cash conversion within this program. Gift cards are an option for redemption within this program.

Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order. These program details, combined with the program Terms and Condition (available at the Harvard University Employees Credit Union website), and any local rules published by the Harvard University Employees Credit Union, constitute the full set of Program Rules.

Rewards Details

Cash-Back Rewards: Cash-Back rewards shall be issued for a U.S. dollar sum in the form of a statement credit, or an electronic deposit to an HUECU checking or savings account.

Merchandise Rewards: Merchandise orders should arrive 4-6 weeks after the order is received; except as noted on items shipped directly from the manufacturer or if the Participant receives an acknowledgement stating an alternate delivery date. Shipments cannot be made to a post office box or outside the United States. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. A street address and home phone number are required to accept an order.

A product which is received damaged or defective may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier. The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Travel Rewards: Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates; tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

All travel awards are non-refundable and subject to specific terms and conditions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. Certificates and tickets issued for airline travel must be issued in the name of the redeeming credit card account holder or a member of their immediate family. The Program is not responsible for the performance of the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

Airline tickets are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.

Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate. To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the HUECU Rewards website.