

## ***MyChoice*<sup>™</sup>** **Reward Program Rules**

### **Eligibility Requirements**

- Age 18 years or older
- Meet product and service activity requirements
- You are a member of UECU in good standing
- You have not caused UECU a loss

### **Earning a Reward**

Eligible members are able to earn an annual Reward by using one UECU product or service from **each** category of the *MyChoice*<sup>™</sup> Product and Reward chart and meeting usage/activity requirements in each category as follows:

- Savings/Investments – you must have a balance in any one of the products within this category. Only those Savings/Investment products listed in this category count toward qualifying for a reward. For example, primary Share Savings, 75<sup>th</sup> Anniversary CD, Special 10 CD and REACH Savings accounts do not qualify.
- Checking – you must make one transaction per month in a listed UECU checking account product. A deposit, electronic credit, check, electronic debit or a transaction with an *Advantages Check Card*<sup>™</sup> or *Advantages Access Card* qualify as activity.
- Loan– you must make one transaction per month on a VISA® *Power Card*<sup>™</sup>, Personal Line of Credit or Home Equity Line of Credit OR a member's Personal, Home Equity, or Vehicle loan must be open with a balance. Student loans and Mortgage loans are not included. Payments and transactions qualify as loan activity. Opening a line-of-credit for Overdraft Protection is subject to normal credit underwriting and approval.
- Service – you must have a recurring deposit by Direct Deposit, Payroll Deduction, or a Recurring Electronic Deposit OR you must enroll in our bill pay service, *Advantages BillPay*<sup>™</sup>, via *Advantages Online*<sup>™</sup>.

Product and service usage requirements will be tracked by UECU. An existing Reward choice will automatically renew at the end of each reward period, unless you notify UECU of a new choice. A Reward period lasts twelve months. If you lose eligibility for a Reward, you must re-qualify before being able to select a Reward for the next reward period. You will be asked to call a Member Services Representative at UECU and review your options to re-qualify for a reward.

### **Redeeming a Reward**

Members eligible for a Reward will be notified and may log onto *Advantages Online*<sup>™</sup> home banking service at [www.uecu.org](http://www.uecu.org) or call a Member Service Representative at (800)-288-6423 to select a Reward. Reward choices are listed in the *MyChoice*<sup>™</sup> Product and Reward Chart.

**Reward Limitations** - ATM surcharge rebate is limited to one account per member number and is credited on the last day of the month. Minimum balance fee waiver is limited to one checking account only. NSF fee reward will be a reversal of the first NSF fee assessed after selection of this reward. Free personal checks reward excludes three to a page, business and laser checks. *VantagePoints*<sup>™</sup> Network bonus points will be credited on the last day of the month of your reward selection. Special 10 CD features include: \$1,000 maximum; 10.0% Annual Percentage Yield; matures in nine months; automatically renews for a six month term at the six month CD rate in effect at the beginning of the renewal period; additional deposits not allowed; includes a penalty for early withdrawal. Free Overdraft Protection – The opening

of a line-of-credit for Overdraft Protection is subject to normal credit underwriting and approval. [Lifelock™](http://www.lifelock.com) identity theft protection is provided by an independent third party. Visit [www.lifelock.com](http://www.lifelock.com) for details. UECU will provide you with a promo code to obtain your free 12 month service subscription.

A Reward must be redeemed in the reward period for which it was earned. A Reward cannot be carried over to a subsequent reward period. You are responsible for ensuring that your Reward is properly received. All rewards are activated on the business day after selection. If you pre-select a reward, we will not activate the reward until all usage/activity requirements are fulfilled.

### ***MyChoice™* Rules, Terms and Conditions**

Participation in *MyChoice™* is subject to the terms and conditions, rules, regulations, policies and procedures (“Rules”) Utilities Employees Credit Union (“UECU”) may, in its discretion, adopt from time to time. UECU may amend the Rules at any time without notice. UECU has the sole discretion to interpret and apply the Rules. UECU reserves the right to cancel, modify, restrict, or terminate *MyChoice™*, or any aspects or features of *MyChoice™* at any time without prior notice. Any change in *MyChoice™* will apply to unredeemed Rewards as well as to Rewards you may earn in the future.

Participation in *MyChoice™* is limited to UECU members age 18 and older and is void where prohibited by federal, state or local law. Participant must be a US resident. Participant must be an individual (no corporations, partnerships, associations or other entities). Existing members who have caused UECU a loss are not eligible to participate in *MyChoice™*. Participation in *MyChoice™*, including the ability to earn a *MyChoice™* Reward (“Reward”), may be suspended at UECU’s sole discretion if a member becomes 30 days past due on any UECU loan, line of credit, or VISA® card account. Participation in *MyChoice™*, including the ability to earn a Reward, will be revoked if a member voluntarily closes or requests UECU to close their primary membership account or the membership account is closed in accordance with UECU Bylaws or the Credit Union’s Dormant, Escheat, Unclaimed Funds, or other Policy. Participation in *MyChoice™* will be revoked if a member causes UECU a loss. The *MyChoice™* Reward is determined on an account basis and household activity is not considered.

UECU reserves the right to alter, change, or terminate any member’s participation in *MyChoice™*, at any time, for any reason, without prior notice. Questions as to what constitutes a qualifying transaction or activity, as well as any exceptions, are at the sole discretion of UECU. UECU reserves the right to verify and adjust any Reward. A Reward is non-transferable. Any abuse of *MyChoice™*, failure to follow Rules, or any misrepresentation by a UECU member will make the member ineligible to redeem Reward or earn a future Reward. A Reward period lasts twelve months.

Respecting your privacy is a priority for us. However, in order to keep you apprised of your *MyChoice™* status, we may send you certain program information that may be included on or with periodic statements, information necessary for administration of *MyChoice™*, and printed or email marketing materials which will inform you of special offers and features of *MyChoice™*.

*MyChoice™* rules, terms and conditions shall be governed by and construed in accordance with the laws of the State of Pennsylvania.

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