

# PowerPoints

A Visa rewards program from  
NAPUS Federal Credit Union

## Feel the power? You're in charge!

Airline tickets, first-class hotel accommodations, quality merchandise and more—it's all within your reach with NAPUS Federal Credit Union's exciting PowerPoints Program.

Why PowerPoints? Because it's one more way we can reward valued members of our NAPUS FCU family. And what better way to repay Credit Union loyalty than with *free* awards.

## How does PowerPoints work?

Every time you use your NAPUS FCU Platinum Visa credit card to make a purchase, you earn PowerPoints. For every dollar you charge, you automatically earn one point toward a valuable reward.

### It's just that easy!

It takes as few as 3,250 PowerPoints to claim an award. Or you can save your points to earn a higher-level award. The more PowerPoints you accumulate, the greater the value of your reward.

## Your choice of rewards!

With NAPUS FCU's PowerPoints Program, *you* choose from among hundreds of quality rewards. Fly anywhere in the world, cruise to a dream vacation, be pampered in a first-class hotel or select from name-brand merchandise including electronics, housewares and recreation. This brochure details just a few of the many awards you can claim.

## More awards on our website

To view all the current PowerPoints award selections and descriptions, go to [www.napusfcu.org](http://www.napusfcu.org) and click on the PowerPoints link. Check back often, as new products may have been added to the awards listing.

## To Claim Your PowerPoints Award

*No enrollment necessary!* Simply use your NAPUS FCU Platinum Visa card for purchases and your current PowerPoints total will appear on your monthly statements.

\* To redeem your points for merchandise awards, please complete and mail the PowerPoints Redemption Form printed in this brochure. Additional forms are available by clicking on the PowerPoints link at [www.napusfcu.org](http://www.napusfcu.org).

**PowerPoints**  
*You've got the power!*

## PowerPoints Program Rules

Every dollar in qualifying purchases, net of returns, "Participant" charges to their credit card account eligible in this Rewards Program ("Program") earns Participant one Point ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement.

Points can be used to order the awards described in the current brochure or the Program web site. Point requirements assigned to any award are subject to change from time to time without notice, and the awards may be discontinued or substituted at any time. Accounts must be open (not canceled or terminated by either party) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Shipments cannot be made to a post office box or outside the United States and its territories. No international shipments are permitted. 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 offer in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Points have no cash value. Points in this Program cannot be exchanged for cash or credit, cannot be combined with cash to obtain awards, cannot be earned from or transferred to or combined with any other credit card account's points for redemption.

The Participant's period statement will normally include the number of points earned, subject to adjustment as provided for in these rules. Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account billing 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.

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 or documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card.

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.

The Program reserves the right to terminate 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 with or without prior notice.

All travel awards are subject to specific terms and conditions and surcharges may be applied periodically. Unless otherwise noted, airline reservations must originate in the contiguous 48 United States, must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates and exclusions. 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. The terms and conditions of any travel offer may be amended by the Program at any time. 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.

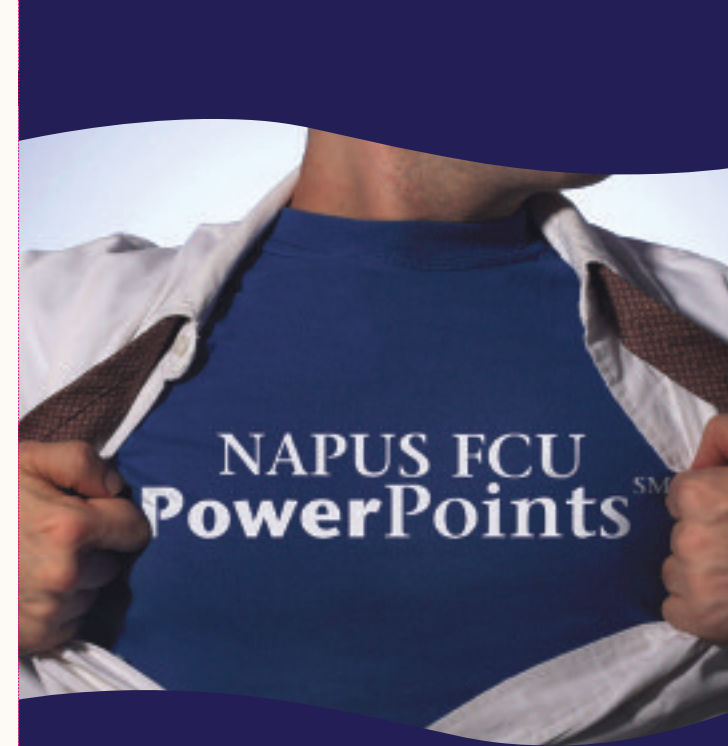
The Program is not responsible for the performance of the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

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-chargeable 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.

Every effort has been made to ensure that the information regarding the products and services offered by participating award suppliers is accurate, but program administrator, Montrose Travel, and their respective parent companies are not responsible for any errors or omissions in such information and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

**Enjoy Your PowerPoints.  
You Earned Them.**



PLATINUM VISA

REWARDS  
Program

NAPUS  
FEDERAL CREDIT UNION

