



Earn one point for every \$1 spent using your Utah Power Credit Union VISA Credit Card. Points for qualifying transactions will be credited to your account daily. The Credit Union may periodically offer special point promotions, like double points at the end of the year for holiday purchases. The maximum number of points that can be earned, as well as the total awards amount that can be redeemed in any one month may be limited.

Credit Card Awards points are easy to redeem for immediate credit to your Utah Power Credit Union VISA Credit Card through online banking or by contacting a Credit Union representative.

Don't let your points expire! Credit Card Award points will expire, if not redeemed, 60 months after the points were earned.

Details of your Credit Card Awards points are available in online banking and a summary will also be provided in your monthly VISA Credit Card Statement.

Program Rules

Credit Card Awards redemption options and the number of points required for each award may be modified at any time without notice.

Errors may occur in the accumulation or deduction of Credit Card Awards points and may be corrected at any time by the Credit Union without notice.

The Credit Union must be notified of any discrepancies within 60 days of the date when the error occurred.

The Credit Union may limit transferability between accounts and the Credit Union may deduct Credit Card Awards points as a fee for transferability.

Credit Card Awards points are forfeited if not redeemed prior to closing the VISA Credit Card account.

Your account must be in good standing (not delinquent or cancelled, or otherwise not usable for charges) to redeem Credit Card Awards points. The Credit Union reserves the right to terminate or suspend points if your account is not in good standing. Reinstatement of earned points is at the sole discretion of the Credit Union.

Credit Card Awards points have no monetary value outside of this program.

This program may be changed or terminated at any time, without notice, restriction, or penalty. A specified time frame for redemption of existing points will be given at the time that a notice of program termination is given.

You accept all terms and conditions in the program rules and release and hold Utah Power Credit Union harmless from any claim, liability or damage relating to this program or use of any program item you receive. Utah Power Credit Union shall not be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the program, or which may result from the provision of goods or services.

Using your account following receipt of these program rules constitutes agreement to these program rules on your behalf.

For more information, please visit www.utahpowercu.org or call a Credit Union representative at 800-833-8897 option 1.