

FREQUENTLY ASKED QUESTIONS

March 1, 2020

- 1. Who is eligible for the Back the Blue Rewards Program?** Back the Blue Rewards is a loyalty program offered by Delaware State Police Federal Credit Union (DSPFCU). The program is included as part of the following credit and debit card programs: Rewards Debit Card, Platinum Rewards Credit Card, Titanium Rewards Credit Card.
- 2. How do I earn Back the Blue Rewards points?** You will earn points when you use your enrolled card to make Qualified Purchases, which generally includes: • Signature-based purchases • Internet purchases • Phone or mail order purchases • Bill payments • Small dollar purchases for which the merchant does not require you to sign. If you're making a purchase in a store with your enrolled Visa card, remember, earn rewards points by making signature purchases and small dollar purchases for which you are not required to sign. Purchases made using your PIN do not qualify for rewards points. Cash advances, fees and balance transfers do not earn points. Other exclusions may apply; please check the Program terms and conditions for more information. If you return a purchase and receive credit to your account, points will be deducted from your point balance.
- 3. How many points do I earn with each Qualified Purchase?** The points you earn vary depending upon your card: Rewards Debit Card – You will earn 1 point for each \$5.00 of Qualifying Purchases made with your enrolled card. Platinum Credit Card and Titanium Credit Card – You will earn 1 point for each \$1.00 of Qualifying Purchases made with your enrolled card.
- 4. Is there a maximum number of total Back the Blue Rewards points that I can earn?** No. There is not a maximum number of total points that can be earned per Back the Blue Account.
- 5. Can Back the Blue Rewards points be gifted to another person or account?** Yes. You may gift points from one Back the Blue Account to another Back the Blue Account. All giftings are final and all points gifted will expire after a year from when the gifted points are posted to the receiving Back the Blue Account, regardless of when the points were earned. For example, points transferred on March 1, 2020, expire on March 1, 2021.
- 6. Can the joint cardholder on the account redeem Back the Blue Rewards points?** Yes. Either the primary or joint cardholder may redeem points for any rewards.
- 7. Do Back the Blue Rewards points expire? If so, when?** Yes. All unredeemed points that are not gifted points will expire thirty-sixth (36) months after the transaction is posted to the Back the Blue Account. For example, points earned on March 1, 2020, expire on March 1, 2023. Gifted points will expire after a year from when the transferred points are posted to the receiving Back the Blue Account, regardless of when the points were earned. For example, points transferred on March 1, 2020, expire on March 1, 2021.
- 8. What happens to my Back the Blue Rewards points if I close my account that earns Back the Blue Rewards points?** If you close your Titanium or Platinum Credit Card or your Rewards Debit Card, you will lose all of your points associated with the account. You must use your points before closing your account.

9. How do I find my points balance? You can view your point history and balance at www.dspfcu.com/rewards anytime. Or you can call Back the Blue Rewards Member Service toll-free at 1-866-645-1701. Member support is available Monday – Friday 8 a.m. to 10 p.m. EST or Saturday and Sunday 9 a.m. to 10 p.m. EST except on national holidays. Or you can Email us at customersupport@breakawayloyalty.com .

10. How do I log into and view my Back the Blue Rewards account? You will need to register your Rewards Debit or Credit Card at www.dspfcu.com/rewards. You will need to select a username, password and email. And you will also need to provide your name, full 16-digit card number, expiration date of the card and zip code of the billing address for the account. Once you have successfully registered your account, you can access the Back the Blue Rewards program anytime.

11. What is the URL for the Back the Blue Rewards website? www.dspfcu.com/rewards

12. Who can I contact for assistance or questions about my Back the Blue Rewards? Back the Blue Rewards Representatives are available toll-free by phone at 1-866-645-1701. You may also send an email to the Back the Blue Rewards Member Service Center at customersupport@breakawayloyalty.com. Business hours are Monday through Friday, 8:00 a.m. to 10 p.m. ET and Saturday and Sunday, 9:00 a.m. to 10 p.m. ET.

13. For what items can I redeem my Back the Blue Rewards points? You may redeem your Back the Blue Rewards points for items in the following categories: Cash back, gift cards, merchandise, charitable donations and travel. You can use points for travel experiences, must-have electronics and gadgets, gift cards to name-brand restaurants and retailers and more! See the related FAQ for point redemption in each category. To redeem points, please login to www.dspfcu.com/rewards.

14. How do I redeem my Back the Blue Rewards points for Cash back? Cash back rewards may be credited to an eligible DSPFCU savings, checking, or credit card account associated with your member number. Please allow from 5 to 7 days for the credit to post to your account.

15. How do I redeem my Back the Blue Rewards points for gift cards? Back the Blue Rewards points may be redeemed for a wide variety of retail stores, restaurants, supermarkets, and online merchants, even local merchants. For many selections, you will have the choice of receiving the gift card as a digital eGift card or by mail. Gift cards may be applied toward the cost of any eligible merchandise at participating vendors only. If your purchase exceeds the value on the gift card, you must pay for the excess at the time of purchase. Gift cards cannot be resold and are non-refundable. Expiration dates vary depending on the merchant, so please refer to the certificate/gift card usage terms provided in the reward description online or on or with the certificate/gift card you receive. Gift cards are shipped, unless otherwise requested, at time of redemption, by standard U.S. mail. Tracked shipping may be requested for a fee at the time of redemption. You agree to settle all disputes about purchases using your gift card with the merchant that accepted the card. Gift cards will not be replaced if lost or stolen unless allowed by the merchant.

16. How do I redeem my Back the Blue Rewards points for airline travel? You can redeem your Back the Blue rewards points for tickets on most major airlines. To redeem points, please log in to www.dspfcu.com/rewards, or call 1-866-645-1701. There are not blackout periods, but tickets are

limited to availability – as long as a seat is available, you may your points towards a ticket. If you do not have enough points, you may also pay the remaining cost with a debit or credit card.

17. Can I upgrade my airline ticket to Business or First Class? For the majority of our airline rewards, you can redeem your points for any class of service. You may not upgrade your ticket once booked. The airline may be contacted for questions on upgrades or other changes to itinerary once tickets are booked.

18. Who do I contact if something goes wrong with my flight booking? You may contact the airline directly. You will receive contact numbers on your flight itinerary which will be emailed to you after you redeem points for air travel.

19. What happens if I cancel a flight booked through Back the Blue Rewards? Tickets are non-changeable and non-refundable. Any changes to itinerary must be handled directly with the airline listed on your itinerary. You may be subject to fees enforced by the airlines for changes to your flight itinerary.

20. Can I receive airline frequent flyer miles for airlines tickets using Back the Blue Rewards points? Yes. To receive airline miles for flying, you should provide your airline frequent flyer number on the Travel booking site or to the agent over the phone when you redeem your points. You must work directly with the airline in question if you forget to provide your frequent flyer number or in cases of any discrepancies.

21. Can I combine my Back the Blue Rewards points and my frequent flyer miles for free airline tickets? No. Our Back the Blue Rewards program is unique to the Credit Union and you can only redeem your Back the Blue Rewards points for rewards. If you have airline miles, you need to work with each airline frequent flyer program separately.

22. How do I redeem my points for hotel bookings, car rentals, cruises, and travel experiences? You can redeem your Back the Blue rewards points for tickets on most major airlines. To redeem points, please log in to www.dspfcu.com/rewards, or call 1-866-645-1701. If you do not have enough points, you may also pay the remaining cost with a debit or credit card.

23. How do I redeem my points for general merchandise? You can redeem your Back the Blue rewards points for a wide variety of general merchandise categories. To redeem points, please log in to www.dspfcu.com/rewards, or call 1-866-645-1701.

24. Is it possible to have a negative points balance? Yes. Returns, credits or charge backs on your card account will be posted to your rewards program account as negative points and will reduce the total number of points in your program account balance. This may cause a negative points balance in your program account until you make qualifying purchases that bring your balance above zero.

25. Why were points in my rewards program account forfeited? You will forfeit all of your points in your rewards program account if your underlying card account is closed by you or DSPFCU for any reason, or your participation in the rewards program is terminated by you or DSPFCU for any reason. Once the points are forfeited, you cannot get them back, even if your underlying card account is reinstated. You will not be provided any notice of forfeiture of points in your Back the Blue Rewards account.

26. What is the minimum number of points needed to redeem for a reward? The rewards program offers a wide range of rewards, starting as low as 3,500 points.

27. How long does it take to receive a reward? Generally, rewards will be sent to you within four to six weeks of placing your rewards order.

28. What happens if a reward I've ordered is out of stock? Although rare, occasionally rewards will be out of stock. You will be sent a back order notification by mail that will include an estimated ship date. Generally, your rewards order will be sent to you within four weeks of placing your rewards order, or shipped as soon as the reward is back in stock.

29. Can I return or exchange my reward? No, rewards cannot be returned or exchanged. However, merchandise rewards can be returned to us if they are damaged and you return them within 10 days of your receipt of the reward. Please contact us at 1-866-645-1701 for return shipping instructions. Certificates, gift cards and other non-merchandise rewards cannot be returned or exchanged. Linking Cards

30. What is linking? Linking makes Back the Blue Rewards even more rewarding by offering you an opportunity to earn rewards faster. It works like this: when two or more DSPFCU cards are "linked" to one points account, all linked cards earn points that are combined in one account – and that can help you earn rewards faster. Interested? Visit www.dspfcu.com/rewards or call 1-866-645-1701.

31. Who can earn and redeem points in a linked relationship? All cardholders that have been linked earn points in one Back the Blue Rewards account. All cardholders are able to redeem all points in that account.

32. Can other cardholders with whom I am linked see my qualifying purchases and points redemptions? Yes. All cardholders that have been linked can view the Back the Blue Rewards account to which the points earned by the linked cards are contributed. This means that all cardholders that have been linked with your card can view your qualifying purchases, your redemptions, and your other activity in that Back the Blue Rewards account and you can view the qualifying purchases made with the linked cards.

33. What happens to the Back the Blue Rewards points when cards are unlinked? Any unused points will go with the card that earned the points. Any Back the Blue Rewards points earned by each card after it is unlinked will earn points in its own Back the Blue Rewards account.

34. Do all cards have to be issued in the same name in order to be linked? Generally all cards must have common ownership in order to qualify for a linked relationship.

eGift Cards

35. What are eGift Cards? eGift Cards are dollar value gift cards that you can use online or at a merchant's physical location. eGift Cards are available to you online only through a link sent in your redemption email.

36. Where are eGift Cards located on the website? eGift Cards are only available to those member who access the Back the Blue rewards website via online banking or mobile banking. If you login directly to the Back the Blue Rewards website, you will not see eGift cards as an option.

37. How are eGift Cards redeemed? eGift Cards can be redeemed online through online banking. Once you have placed your order, you will then receive an email confirming your order and a second email with a PIN, gift code and redemption instructions. These emails will be sent to the email address you provided when placing the redemption order. A copy of these emails also will be available in your Messages Inbox in your rewards program Account Profile.

38. How are eGift Cards received? You will receive an email directing you to the website where you will be able to view and print the eGift Card. You can redeem your eGift Card on the merchant's website, or, alternatively, you can print the eGift Card and redeem at the merchant's physical location.

39. Do I need a special printer to print the eGift Card? No, most standard office and household printers are equipped to print eGift Cards and you do not need to print in color. The most important thing is that the numbers on the eGift Card are clear. If it is not, you may need to install a new ink cartridge.

40. Can eGift Cards be sent to a mobile phone? Some eGift Cards have the option to be sent to a mobile phone. If this is available for your selected eGift Card you will see the instructions on the eGift Card web page. Additional merchant Terms and Conditions for use of eGift Cards on mobile devices may apply.

41. Does the eGift Card expire? Please read the Terms and Conditions found on your eGift Card for specific information regarding expiration.

42. Where can I find the PIN, gift code and redemption instructions I will need to use my eGift Card? You will receive an order confirmation email notifying you that your rewards order is complete. A second email will be sent for eGift Card orders, and will contain redemption instructions. You will be provided a link in the Redemption Instruction email that will allow you to retrieve and print your eGift Card.

43. What if I don't use the full dollar value of the eGift Card? If you use less than the full dollar value of the eGift Card the remaining balance will remain on the eGift Card for future use. To check your available balance, follow the directions on your eGift Card or go to the merchant's website. Please read the merchant Terms and Conditions for additional information.

44. What happens if I lose my redemption PIN and gift code? Your eGift Card has cash value and should be safeguarded as such. You may want to print a copy and also save the redemption email in a separate folder on your computer. If you do lose the email with the redemption instructions and associated PIN and gift code, call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com.

45. What happens if my redemption PIN and gift code are stolen? Please contact us immediately if your redemption PIN and gift code is lost or stolen.

46. What happens if my redemption PIN and gift code do not work? If the redemption PIN and gift code provided does not work, please call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com.

47. Can eGift Cards be returned or exchanged? No, eGift Card rewards cannot be returned or exchanged.

General Travel

48. **May I redeem my points online?** Yes. All travel products can be either redeemed or requested online.
49. **Can I use my points for someone else to travel?** Yes. The enrolled cardholder may make reservations in the name of the person of his/her choice.
50. **I don't recognize the charge on my card statement. Who do I contact?** Any Travel reward redemptions, fees or overage charges will bill to your credit or debit card as BreakAway Loyalty, our rewards provider. Or MT*REWARDS AIR or MONTROSE TRAVEL, our travel provider.
51. **If I submit a request for a vacation or Custom Getaway reward, is it booked and confirmed when I click submit?** No, this is a travel request only. You will need to call the Back the Blue Rewards redemption center at 1-866-645-1701 to finalize arrangements.
52. **I did not get my email confirmation, what should I do?** Please check your SPAM or Bulk Mail Folder, or call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com.
53. **May I combine or transfer points to/from an airline, hotel or car rental frequent traveler program?** No. You may not transfer Back the Blue Rewards points to another reward program or combine Back the Blue Rewards points with points from another reward program.
54. **Can I earn frequent flyer miles or frequent traveler miles for my Back the Blue Rewards reward redemption?** Depending on the travel provider, you might accrue additional points in their program as a result of your Back the Blue Rewards reward redemption. Please check with the individual provider or call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com.
55. **I have to cancel my reservation. Can I have my points reinstated or obtain a refund?** No, once redeemed, points for canceled reservations may not be reinstated to your points account. No credit will be given for unused portions of the reward. However, if trip insurance was purchased for the reward, refunds for covered cancellations may be available. Please call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com for additional questions.
56. **I have to cancel my reservation. Can I get the charges that were made to my card for the travel refunded?** No, once the reservation has been made for the travel reward, any card charges for that reward cannot be refunded to you. No credit will be given for unused portions of the reward. However, if trip insurance was purchased and charged to your card for the reward, a refund of that card charge for covered cancellations may be available. Please call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com for additional questions.
57. **Can I make last-minute bookings?** Yes, depending on your request, it may be possible to secure last-minute travel. All bookings however are subject to availability.
58. **Can I pay for travel with points and/or a credit or debit card?** Where available, the Back the Blue Rewards program allows you to redeem your travel reward with a combination of points and a debit or credit card payment. The travel reward can also be redeemed in full using only Back the Blue Rewards points.

Flights

59. **How do I redeem my points for an airline ticket?** Click on "Flight" in the Travel section of the Back the Blue Rewards website. Follow the link and complete the search criteria for your itinerary. Once flight options are displayed, select those you want and complete the booking. It's that easy!

60. **If I don't have enough points for all the tickets I need, can I buy additional tickets?** Yes, you can buy additional tickets. Any additional tickets that are purchased will incur a \$40.00 non-refundable processing fee. Processing fees are payable at the time of purchase. There will be two (2) charges made to your card; one charge will be for the amount of the airline ticket and the second charge will be the per ticket purchased processing fee. The sum of the two charges will equal the total price quoted.

61. **Can I pay for my baggage fee(s) with points?** No. Baggage fees must be paid directly to the airline.

62. **Which airlines participate in the Back the Blue Rewards program?** All major, scheduled domestic and international airlines participate in the Back the Blue Rewards program. Please visit the "Travel" section of the Back the Blue Rewards website; click on the "Flight" tab for a complete list of airlines.

63. **Are there any restrictions when booking an airline ticket using my points?** With this reward you can book any airline, any flight, any itinerary and any class of service to anywhere in the world subject to airline rules and availability.

64. **I have questions about a "schedule change" notice I received.** The airlines may periodically change a departure time, arrival time or a flight number. If we receive a change to your itinerary we may pass it along to you; however, you must always check with the airline for the most up-to-date flight information.

65. **I need seat assignments for my flights but I do not see them noted on my itinerary. Do I have seats?** Some flights may have pre-assigned the seat allotment OR the airline does not pre-assign seats. Your seat assignments, or a notation regarding their availability, should be written on your ticketed itinerary. If you do not see either of these notations on your itinerary, please call the airline directly.

66. **Will I receive a ticket in the mail?** All tickets will be issued electronically if possible – there are some airlines that do not offer electronic ticketing, thereby requiring the issuance of paper tickets. A delivery charge may apply.

67. **Can I use my points to upgrade?** Unfortunately, no, your points may only be used toward the purchase of airline tickets, not for upgrades.

68. **Are there cancellation or change fees on airline tickets?** Itinerary changes, if permitted by the airline, may include a service fee. Experiential Packages

69. **What's included in the vacation rewards listed?** Points displayed are required per person, based on double occupancy unless otherwise noted. Most vacation rewards include accommodations, room taxes and hotel transfers. Please see the specific reward for complete details.

70. **Can I make last-minute bookings?** Yes, depending on the vacation reward it might be possible to make bookings at the last minute. All bookings however are subject to availability.

71. **Do vacation packages include airfare?** No, they do not, but we can assist you with your airfare needs if you call us at 1-866-645-1701 or email customersupport@breakawayloyalty.com.

72. **Can I change my vacation plans after I have it confirmed?** Yes. We will be glad to change or modify your vacation booking based on the rules of the vacation supplier. Change fees may apply.

73. **When will I receive my travel documents?** Travel documents, including any air tickets (except e-tickets), itineraries and other information, are sent approximately two to three weeks prior to departure, provided full payment has been received.

Your Choice Rewards

74. **What is Your Choice Rewards?** Your Choice Rewards program allows you to earn additional points for certain purchases. You can earn three (3) points per \$1 on selected recurring payments and tolls. Also, you can choose two (2) additional categories that will allow you to earn two (2) points per \$1 on purchases made within your selected categories.

75. **What cards are eligible for Your Choice Rewards?** Titanium and Platinum Rewards credit cards are eligible to participate in Your Choice Rewards. Rewards Debit Cards are not eligible.

76. **How to do I sign up for Your Choice Rewards?** Titanium and Platinum Reward cards that are open and in good standing will earn three (3) points per \$1 on recurring payments and tolls. There is no need to sign up to receive this benefit! To receive two (2) points on selected categories, you will need to visit www.dspfcu.com/rewards and locate the "Your Choice Rewards" option. Members can view a list of categories. Simply pick two categories and hit "Save". Once you have saved your selections, you will begin to see the 2x earnings within 2-3 business days, if you have made a qualifying purchase.

77. **When can I change my 2x category selections?** Your 2x selections will remain locked for 90 days from the selection date. After 90 days, you will be allowed to change your categories. If you do not change your 2x category selections after 90 days, you will continue to earn 2x points in those selected categories. Your selections never expire!

78. **Where can I see the list of 2x category selections?** You can visit www.dspfcu.com/rewards. Locate the "Your Choice Rewards" option. The full list can be found here. Or you can call 1-866-645-1701 and speak to a rewards specialist.

79. **Where can I see my 3x and 2x points?** You can visit www.dspfcu.com/rewards. Your detailed point history can be found under My Points, Point Summary.

80. **I made a Your Choice Rewards purchase, but I don't see my 3x or 2x points?** It can take up to 2-3 business days for the Your Choice Reward points to be posted. However, if you still don't see the correct amount of points, please contact us at 1-866-645-1701 or via email customersupport@breakawayloyalty.com.