



Serving Those Who Serve and Protect since 1960

**BACK**the**BLUE**REWARDS

## Rewards Program Terms and Conditions

DSPFCU | 2151,700 N Bedford St. Georgetown, DE 19947 | 302.856.3501 | [www.dspfcu.com](http://www.dspfcu.com)

### The following terms and conditions govern the Back the Blue Rewards Program (the "Program"):

As a BACK THE BLUE Rewards credit and debit cardholder ("you" or "your"), each BACK THE BLUE Rewards credit or debit card account on which you are listed on our records as the primary account holder (collectively "your BACK THE BLUE Rewards Account(s)") is automatically enrolled in the Program. By using your BACK THE BLUE Platinum Rewards Credit Card, BACK THE BLUE Titanium Rewards Credit Card, and BACK THE BLUE Rewards Debit Card you agree to these BACK THE BLUE Rewards Program Terms and Conditions. Delaware State Police Federal Credit Union ("BACK THE BLUE", "we," "our," or "us") sponsors the Program, and BreakAway Loyalty LLC ("BAL") administers it for us. BAL uses its internal travel service to book all travel reservations under the program, including airline tickets, cruises, and travel packages. The Program awards BACK THE BLUE Rewards points ("Points") on each Qualifying Purchase made on your BACK THE BLUE Rewards Account(s). Once you have been awarded enough Points, you can use them for Rewards such as airline tickets, merchandise, gift cards, cash rewards, and charitable donations, or as a gift to another member enrolled in the Program, and payment towards cruises.

### How BACK THE BLUE Rewards Points are Earned

For **BACK THE BLUE Rewards Debit accounts**, you will receive One (1) Point for \$5.00 in non-pinned qualifying purchases made with a BACK THE BLUE Rewards debit card enrolled in the BACK THE BLUE Program.

For **BACK THE BLUE Titanium and Platinum Rewards accounts**, you will receive:

- Three (3) Points for each dollar in Net Purchases made in Recurring Payments and Tolls designated by us ("Recurring Payments"),
- Two (2) Points for each dollar in Net Purchases made in two categories you can designate and can change every ninety (90) days ("Your Choice Rewards"), and
- One (1) Point for each dollar in all other Net Purchases made with a **BACK THE BLUE Titanium and Platinum Rewards** credit card enrolled in the BACK THE BLUE Program.

The available Your Choice Rewards categories and corresponding eligible purchases include the following, which are subject to change by us at any time and without notice:

Category Name	Eligible Purchases
Restaurants	Eating Places and Restaurants, Drinking Places, Fast Food Restaurants
Travel	Commercial Airlines, Hotels, Lodging, Timeshares, Car Rentals, Cruise Lines, Non-Commuter Passenger Railways, Bus Lines, Travel Agencies and Tour Operators
Gas	Automated Fuel Dispensers and Service Stations
Grocery Stores	Grocery Stores and Supermarkets, excluding Walmart
Walmart	Walmart stores and walmart.com
Electronics & Department Stores	Electronics Stores and Department Stores
Amazon.com	Amazon.com, Amazon.com Marketplace, Amazon.com Digital Books/Music/Videos, Amazon Local Deals, Amazon Fresh, Amazon Prime Subscriptions
Drug Stores	Drug Stores and Pharmacies
Home Improvement	Hardware Stores, Home Supply Warehouse Stores, Lumber/Building Materials Stores, Nurseries/Lawn/Garden Supply Stores, Paint/Wallpaper Stores, Floor Covering Stores
Appliances & Furnishings	Household Appliance Stores, Furniture & Home Furnishing Stores, Window Covering & Upholstery Stores
Charities	Charitable and Social Service Organizations

If you do not choose two categories for Your Choice Rewards, you will not earn any Two (2) points. When you choose the two (2) Your Choice Rewards categories at [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards) or by calling the BACK THE BLUE Rewards Service Center at 1-866-645-1701 between 8:00 a.m. - 10:00 p.m. EST on weekdays, and 9:00 a.m. - 10:00 p.m. EST on weekends, your selections are final and cannot be changed for ninety (90) days.

Recurring Payments and Tolls category and corresponding eligible purchases include the following, which are subject to change by us at any time and without notice:

Category Name	Eligible Purchases
Recurring Payments	Cellular & Home Phone, Internet, and Cable/Satellite TV services, plus Movie, Audio Book, and Gaming subscriptions (examples include Netflix, Audible, Xbox Live, etc.)
Tolls	Tolls, Road and Bridge Fees

Merchants are assigned a category code based on what each merchant primarily sells and that category code is transmitted to us with each purchase transaction. A purchase will not earn the higher Three (3) Points or Two (2) Points for each dollar in Net Purchases if the category code is not eligible or is missing from the transaction data. The category code transmitted with each transaction and the corresponding Points received are final. We cannot change a transaction's assigned category code, even if it does not correspond to what the merchant sells. Merchants must work with their card payment processor to change their category code, if necessary.

"Net Purchases" mean the total Qualifying Purchases made with your BACK THE BLUE Platinum and/or Titanium Rewards card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is any Purchase made with your BACK THE BLUE Platinum and/or Titanium Rewards card as the term "Purchase" is defined in your DSPFCU Credit Card Agreement. Points awarded on all of your BACK THE BLUE Rewards Accounts will be combined if the primary member number is the same for each BACK THE BLUE Rewards Account.

The following transactions are NOT Qualifying Purchases and therefore Points are not awarded on them: Finance Charges, Other Charges, fees, debt protection fees, or Cash Advances of any kind, including Balance Transfers, Convenience Checks, Automated Teller Machine (ATM) and Bank teller withdrawals, wire transfers, the purchase of money orders, cashier checks, travelers checks, or other negotiable instruments, foreign currency, wager or lottery tickets, casino gaming chips, payments of loans, or similar cash equivalent transactions.

Points from Net Purchases are typically awarded within one (1) to three (3) business days after your Qualifying Purchases post to your BACK THE BLUE Rewards debit and credit card accounts. We reserve the right to verify and adjust Points at any time. If you or we close all of your BACK THE BLUE Rewards Account(s) or terminate your participation in the Program, all Points will be forfeited even if one or more of your BACK THE BLUE Rewards Accounts is later reopened or you re-enroll in the Program. You can see your Point redemptions and balances online at [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards). Points are not transferable (except as under the "Gifting Points" section of these Terms and Conditions), and cannot be bought, sold, or used as payment on your Account.

"Earned Points" are those Points awarded based on Net Purchases made with your BACK THE BLUE Titanium and/or Platinum Rewards credit card or BACK THE BLUE Rewards debit card. Earned Points and Bonus Points, unless otherwise disclosed in the terms of the promotion or Bonus Points offer, are valid for three years from the date the purchase is posted to your account. If you receive gifted points, those points will expire twelve (12) months from the date gifted. See Gifting Points below.

You may gift points to other BACK THE BLUE Rewards accounts and/or participants via [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards). Gifting points is free. Points may be gifted in any denomination and can only be gifted to accounts that are open and in good standing.

Points are not your property and have no cash value until redeemed for Rewards. Any Points balance remains the property of DSPFCU until redeemed, and the Points balance will remain the property of DSPFCU should you fail to exercise your redemption rights.

#### **How to Redeem BACK THE BLUE Rewards Points**

You or any joint account holder on your BACK THE BLUE Rewards Account(s) can redeem your Points online at [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards) anytime or by calling the BACK THE BLUE Rewards Service Center at 1-866-645-1701 between 8:00 a.m. - 10:00 p.m. EST on weekdays, and 9:00 a.m. - 10:00 p.m. EST on weekends. All redemptions are final; no refunds or cancellations. Points cannot be earned or redeemed, and will be forfeited, unless you have at least one open BACK THE BLUE Rewards Account. We reserve the right to refuse to redeem Points if any of your BACK THE BLUE Rewards Accounts is closed by us, suspended, delinquent,

over limit, or in default, or if your enrollment in the Program is terminated or suspended. Points are not awarded on a BACK THE BLUE Rewards Account after it is closed. Additionally, all Points will be forfeited and no additional Points will be awarded on any of your BACK THE BLUE Rewards Accounts if one or more of them are closed by us, suspended, delinquent, over limit, or otherwise in default as defined in your Credit and Debit Card Agreement. In addition, we reserve the right to refuse to redeem Points if any of your DSPFCU loan accounts are past due, delinquent, or otherwise not in good standing, as determined by DSPFCU, or any of your DSPFCU deposit accounts are overdrawn. Except for designated travel rewards, payment may not be supplemented with Points to redeem Rewards. Determination and payment of any tax liability is your sole responsibility, consult your tax advisor.

### **Your Reward Redemption Choices**

You may redeem Points for the following Rewards, subject to the restrictions and limitations in these Terms and Conditions.

#### **Airline Travel**

1. You may use Points toward the purchase of an airline ticket on any airline carrier that can be booked by BAL's travel service at the Point redemption rate of 1 point per \$0.01 of airline travel reward value.
2. Airline tickets may be booked online at [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards) or by calling the BACK THE BLUE Rewards Service Center at 1-866-645-1701 between 8:00 a.m. - 10:00 p.m. EST on weekdays, and 9:00 a.m. - 10:00 p.m. EST on weekends.
3. Airline tickets will be for no more than the amount designated in the redemption schedule, including tax and destination charges, unless you elect to pay the difference in fare and have this amount charged to a card of your choice.
4. We reserve the right to exclude an airline for safety or quality purposes.
5. We do not guarantee the availability of any flight, airline, or seat.
6. Tickets will be coach class, unless otherwise noted, and confirmed at the airline's lowest applicable fare in the market.
7. You are responsible for any taxes, fees, or other charges associated with the issuance of tickets for airline travel but not otherwise covered by the airline's redemption of travel rewards.
8. Interim stopovers of more than four (4) hours, circle trips, or open jaw itineraries are not permitted. There is no limitation on the number of connections and there are no blackout dates.
9. All airline ticket rewards are subject to availability.
10. All airline ticket rewards are non-refundable and non-changeable, unless you elect to change the ticket directly with the airline and you are willing to pay any fees charged by the airline for changes.
11. Tickets are subject to the applicable airline rules and regulations.
12. Tickets cannot be booked more than ten (10) months in advance.
13. The Program and BAL are not responsible for communication of airline schedule changes.
14. Flight reservations should be reconfirmed at least 72 hours prior to departure directly with the ticketing airline.
15. The traveler will need to have a government issued photo ID at airport check-in. Failure to show for a ticketed flight reservation will invalidate the use of the airline ticket and result in forfeiture of redeemed Points for the ticket.

#### **Merchandise and Gift Card Rewards**

1. You may use Points to obtain merchandise that we make available in the Program ("Merchandise Rewards") and gift cards/certificates at participating retailers (the "Gift Card/Certificate Rewards"). We may change the merchandise selection or gift certificates/cards selection or their denominations from time to time without notice to you.
2. If particular Merchandise is no longer available or is out of stock, we reserve the right to offer a substitute product of equal or greater value.
3. You may return damaged or defective merchandise for replacement with the same Reward. Otherwise, there are no returns, exchanges, or refunds for any Merchandise Rewards.
4. The manufacturer's warranty, if any, is the only warranty covering Merchandise Rewards. Neither we nor BAL make any guarantees, warranties or representations of any kind, expressed or implied, with respect to the Merchandise Rewards or the goods or services offered by any participating merchant of a Gift Card/Certificate Reward.
5. Merchandise may only be shipped to a street address within the United States, not to a P.O. Box, APO, FPO or DPO address. Some items may not be shipped to Alaska or Hawaii. Standard shipping is included in the Points redemption price for Merchandise Rewards. Please allow up to 4 to 6 weeks for delivery of Merchandise Rewards and up to 4 to 6 weeks for delivery of Gift Card/Certificate Rewards.
6. Gift Card/Certificate Rewards will not be personalized and are transferable to any person. They are not exchangeable, refundable, re-loadable, or redeemable for cash. Gift Certificate/Card Rewards cannot be replaced or refunded if lost or stolen or if a merchant fails to honor them or goes out of business. Once you redeem Points for a Gift Certificate or Card Reward, neither we nor BAL is responsible for the merchant's failure to honor the Reward. Mechanical reproductions, copies, or facsimiles will not be accepted. Additional terms and conditions appearing on the gift certificate/card or otherwise imposed by the merchant or retailer will also apply.

7. Some Gift Card/Certificate Rewards are available as electronic gift cards (“eGift Cards”) and will require a valid email address on file with DSPFCU in order to be delivered. Upon redemption, eGift Cards will typically be sent to the email address on file within 1 business day.
8. The Program is not affiliated with any of the merchant gift cards offered and the merchant gift cards offered are not sponsors of this Program. Names and logos are registered trademarks and cannot be used by any person or company without written approval from the individual merchants. Gift card offerings may change at any time without notice.
9. Purchase Protection or Extended Warranty Coverage, which may normally apply to Purchases made with your Card, does not apply to Rewards received through this Program.

#### **Cash Rewards**

1. You may use Points to obtain a Cash Reward at the Point redemption rate of 1 point per \$0.01 of cash reward value, with a minimum redemption of at least 5,000 points (\$50.00 cash reward value).
2. Cash Rewards may be credited to an eligible DSPFCU savings, checking, or credit card account associated with your member number.
3. Cash Rewards credited to an DSPFCU credit card account will reduce your credit card balance but you are still required to make at least your minimum payment due.
4. The Cash Reward will be credited to your designated DSPFCU account within five to seven business days.

#### **Transaction Eraser Credits**

1. Transaction Eraser Credits are available on Qualifying Purchases made in the last ninety (90) days using your BACK THE BLUE Rewards Card and can be selected for an account credit at the Point redemption rate of 1 point per \$0.01 of value, with a minimum redemption amount of at least 5,000 points (\$50 cash reward value).
2. Transaction Eraser Credits will reduce your credit card balance but you are still required to make at least your minimum payment due.
3. Please allow up to five to seven business days for the account credit to post to your BACK THE BLUE Rewards Credit card.
4. Only one Transaction Eraser Credit is allowed per Qualifying Purchase transaction.

#### **Charity Rewards**

1. You may use Points to make a donation to participating charities.
2. Charitable Donations are administered by [tisbest.org](http://tisbest.org). The Program is not affiliated with [tisbest.org](http://tisbest.org) or any charities available through them.
3. The list of charities participating in the Program is subject to change and any charity's participation may be discontinued at any time without notice. All donations will be made approximately six (6) weeks after you redeem Points.
4. Redemption of Points for the purpose of making a donation to charity is generally not tax deductible. You should check with your tax advisor if you have any questions in this regard. Receipts stating the dollar value of the charitable donation made in connection with any redemption will not be given.

#### **Cruise and Travel Packages**

1. You may use Points toward the purchase of a cruise or travel package at the Point redemption rate of 1 point per \$0.01 of cruise/travel package reward value.
2. Cruises and travel packages can be booked through the BACK THE BLUE Rewards Service Center at 1-866-645-1701 between 8:00 a.m. - 10:00 p.m. EST on weekdays, and 9:00 a.m. - 10:00 p.m. EST on weekends. Points may be redeemed toward the purchase of any cruise or travel package that may be booked through BAL. We reserve the right to exclude any cruise, cruise line or travel provider for safety or quality purposes. We do not guarantee the availability of any travel package, cruise, cruise line or cabin.
3. Cruises and travel packages, once booked, are non-refundable and non-cancelable.
4. All cruise redemptions must be booked at least 60 days prior to the requested sailing date. Cruise rewards are based on double occupancy for an interior cabin, unless otherwise noted. At least one member sailing must be 21 years of age or older.
5. Changes are subject to change fees imposed by cruise line or travel provider.
6. The cruise or travel package itinerary, tickets, and all related materials and notifications will be mailed to the address given to BAL at the time of booking. Lost, stolen, or otherwise destroyed tickets are not replaceable.
7. Points are fully redeemed and non-refundable upon booking a cruise or travel package.
8. We are not responsible for the failure of the cruise line or cancellation of the cruise.
9. Additional costs, such as overnight shipping of tickets, are at your expense.
10. All cruise tickets are subject to cruise line restrictions.
11. There are no exchanges or refunds if you fail to make a cruise or use a travel package.
12. Any change to your itinerary is subject to the cruise line's or travel provider's terms and conditions, including any applicable change fees or increased fares or prices.

## **Other Terms and Conditions**

1. We reserve the right to change, delete from, or add to these Program Terms and Conditions, or to add, eliminate or change the Rewards or the number of Points needed to redeem them, or to terminate the Program entirely ("Program Changes"). When Program Changes are made, we will, at our option, post them to the Program website or provide you with notice. For updates on Program Changes, please visit [www.dspfcu.com/rewards](http://www.dspfcu.com/rewards) or by calling the BACK THE BLUE Rewards Service Center at 1-866-645-1701 between 8:00 a.m. - 10:00 p.m. EST on weekdays, and 9:00 a.m. - 10:00 p.m. EST on weekends.
2. If there is any abuse of the Program, failure to follow these Program Terms and Conditions, or any misrepresentation by you, all unredeemed points shall be forfeited and unfulfilled redemptions shall be canceled, and no additional points shall accumulate.
3. We reserve the right to deny your Program eligibility or terminate your participation in the Program at any time. When this occurs, all Points will be forfeited.
4. The laws of the State of Delaware govern the Program and these Terms and Conditions.
5. Suppliers of Rewards are independent contractors and are not our agents or the agents of BAL or their travel service. We do not offer, endorse or guarantee any of the goods or services provided as part of the Rewards.
6. DSPFCU and BAL expressly disclaim any implied warranties of merchantability or fitness for a particular purpose with respect to any Reward. Neither we nor BAL is responsible for any defects in any Reward. You agree to indemnify, release and hold harmless DSPFCU and BAL from any and all liability for any loss, expense, accident, injury, death or inconvenience that may arise in connection with the use or defect of any Reward, or your participation in the Program.
7. The Program is void where prohibited by law.