



Bethpage Rewards Points Program Rules - uChoose Rewards®

Bethpage Federal Credit Union ("Bethpage") has entered into an agreement with Fiserv Solutions, LLC, as the operator and administrator ("Operator") of the uChoose Rewards® Program.

Definitions.

In the Program Rules, the below terms have the following meanings:

1. "Account" refers to the credit card account you have with Bethpage that allows you to earn Reward Points.
2. "Operator" means Fiserv Solutions, LLC, the operator and administrator of the Program and its subcontractors.
3. "Program" or "uChoose Rewards Program" means the program that allows Participants to earn and redeem points for rewards.
4. "Program Rules" means this document, as may be amended from time to time.
5. "Points" or "Reward Points" means points earned by the Participant in qualifying purchases, net of returns.
6. "Rewards Points Account" means the account that tracks points earned by the Participant.
7. "We," "Our," or "Us" refers to Bethpage.
8. "You," "Your," or "Participant" means the individual(s) who is using the Account to obtain points that qualify for rewards.

General Terms.

If you choose to participate in the uChoose Rewards Program, you must agree to the uChoose Rewards Program Terms and Conditions ("Terms and Conditions") found on the www.lovebethpage.com/rewards website. A copy of the Terms and Conditions can also be obtained by contacting Bethpage at (866) 820-3847, or writing to us at PO Box 2698, Alpharetta, GA 30023. The Terms and Conditions relate only to the uChoose Rewards Program as offered by Operator on behalf of Bethpage. Your Cardholder Agreement, which is a separate document, governs the use and issuance of your Account and associated card that You have with Bethpage.

If there is a discrepancy between the Program Rules and the Terms and Conditions, the Program Rules will apply. If there is a discrepancy between the Program Rules, or the Terms and Conditions, and your Cardholder Agreement with Bethpage, the Cardholder Agreement will apply.

Qualifying Purchases. For every one dollar (\$1.00) in qualifying purchases, net of returns, that Participant charges to their Bethpage Rewards Points Credit Card (or other account Bethpage deems eligible in this Program) earns Participant one point ("Point" or "Points") as provided for in these Program Rules. Dollar and cent amounts will be rounded down to the nearest whole dollar amount when the total is \$x.01 to \$x.49. Dollar and cent amounts will be rounded up to the nearest whole dollar amount when the total is \$x.50 to \$x.99. For example, if you make \$325.46 in qualifying purchases in the month, you will earn 325 Reward Points, which will be reflected in your Rewards Points Account.

Non-qualifying Purchases. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges, or insurance charges posted to your account.

Accumulating Points. Points for this Program begin to accumulate with qualifying purchases Participant makes beginning on the first day of the billing cycle in which the Program begins and ending on the last day of the last billing cycle of the announced duration of the Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to the Participant's next monthly card statement. Although points may accumulate, you will not be able to check your point balance online, or redeem any points, until you have enrolled in the Program.

Point Redemption. Points can be redeemed for merchandise, gift cards, event tickets, activities, travel and more. Point redemption values are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Your Account must be open and in good standing (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for charges) at the time of redemption. Awards are not available when a cardholder is in default under the Cardholder Agreement. Bethpage reserves the right to suspend the cardholder's participation in the Program until the Account, or any other account you maintain at Bethpage, is in good standing.

No Cash Value; Non-transferable. Points in the Program have no cash value. Points cannot be exchanged for cash, 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.

Annual Cap. There is no annual cap on the number of Reward Points you may earn.

Expiration of Points. Accumulated points expire after five (5) years. Your credit card statement will show you the amount of points and date they are set to expire if not used beforehand.

Miscellaneous.

You agree to comply with all applicable laws, rules, statutes, ordinances, and regulations in connection with your participation in the Program and your use of goods and services.

You are responsible for determining any tax liability arising from participation in the Program. Consult your tax advisor concerning tax consequences.

Every effort has been made to ensure that the information in the Program Rules is accurate. We are not responsible for errors or omissions, and we reserve the right to correct such errors at any time, even if it affects a pending redemption order.

Bethpage reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. We also have the right to change the Program without advance notice to you.

The Program is subject to change and is void where prohibited by law. All aspects of the Program are governed by the laws of the State of New York, without any reference to its choice of law provisions.