

The following terms and conditions govern the Canvas Credit Union +Rewards Program (the “Program”) as it applies to the Rams+ Credit Card:

As a Rams+ Credit Cardmember (“you” or “your”), your account is automatically enrolled in the Program. By using your Rams+ Credit Card, you agree to these +Rewards Program Terms and Conditions. Canvas Credit Union (“Canvas,” “we,” “our,” or “us”) sponsors the Program, and BreakAway Loyalty LLC (“BAL”) administers it for us. BAL is partnered with Corporate Travel Management North America, Inc. (CTM Loyalty) to book all travel reservations under the Program, including airline tickets, hotel stays, cruises, and travel packages. The Program awards +Rewards points (“points”) on each qualifying purchase made on your Rams+ Credit Card account. Once you have been awarded enough points, you may use them for rewards such as airline tickets, merchandise, gift cards, cash, and charitable donations.

How +Rewards Points are Earned

You will receive a 10,000-point bonus upon spending \$1,500 on your Rams+ card within 90 days of opening your Rams+ account. Additionally, you will receive a 5,000-point bonus the first time you pay your annual CSU Alumni Association dues or contribute \$25 or more to the CSU Foundation with your Rams+ card.

You will receive three (3) points per whole dollar Purchase transactions at grocery stores, gas stations, select permanent retailers and merchants on the Colorado State University campus, retail purchases made on Colorado State University’s website, and donations to the CSU Foundation (see Appendix for select merchants). You will receive one (1) point per whole dollar spent on all other Purchase transactions. Additionally, you will be allowed to select a Booster category each calendar quarter, in which you will earn three (3) points per whole dollar Purchase transactions, up to 10,000 points per quarter. Booster category options include the following:

- Travel, including commercial airlines, hotels, lodging, and timeshares, car rentals, cruise lines, non-commuter passenger railways and bus lines, travel agencies, and tour operators.
- Restaurants, including bars and restaurant delivery services
- Recurring Bills for mobile and home telephone service, cable or satellite television, gaming subscriptions, and streaming entertainment
- Electronics and Department Stores
- Hardware and Home Improvement Stores
- Appliance, Furniture, Furnishings, and Home Decor Stores
- Charitable Organizations
- Drug Stores and Pharmacies
- Amazon.com
- Walmart and Target

If no Booster category is selected in a quarter, the most recently selected Booster category will remain. Booster categories may be selected by accessing your +Rewards account through online banking on canvas.org. Booster categories are subject to change without notice.

Merchants are assigned a category code based on the business’ primary product or service, and that Merchant Category Code (“MCC”), which is controlled by each merchant and its card payment processor, is transmitted to us with each purchase transaction. Regardless of the product or service purchased, the transaction will only earn one (1) point per whole dollar spent if the MCC is not eligible or is missing from the transaction data. Payments to a merchant through third-party payment providers (e.g. Venmo, PayPal, Zelle) may contain the MCC for the payment provider and may therefore be ineligible for rewards. The MCC transmitted with each transaction and the points earned from that transaction are final.

A “qualifying purchase” is any purchase made with your Rams+ Credit Card as the term “Purchase” is defined in your Rams+ Credit Card Agreement. Points will be deducted for any returns, credits, or adjustments, not including payments. Any +Rewards points awarded under the same Canvas account number will be combined.

The following transactions are NOT qualifying purchases, and therefore points are not awarded on them: finance charges, other charges, fees, debt protection fees, credit insurance fees, cash advances, balance transfers, convenience checks, automated teller machine (ATM) withdrawals, teller withdrawals, online banking advances, person-to-person money transfers (e.g. Venmo, PayPal, Zelle), wire transfers, monetary instrument purchases (e.g. money orders, cashier’s checks, traveler’s cheques), foreign currency purchases, wagers, lottery tickets, casino gaming chips, payments on loans, or similar cash equivalent transactions.

Special campaigns and promotions may give additional opportunities to earn bonus points or increase earn rates. These opportunities may be communicated via multiple channels, including, but not limited to, regular mail, e-mail, text message, or push notification, as long as you do not opt-out of receiving marketing communications from Canvas.

Points earned for purchases are typically awarded within three (3) business days after your qualifying purchases post to your Rams+ Credit Card account. We reserve the right to verify and adjust points at any time. If your Canvas account is closed, either voluntarily or involuntarily, or your participation in the +Rewards Program is terminated, all points will be forfeited. Points cannot be bought, sold, or used as payment on your credit card account.

As long as your account remains open, all points (earned, bonused, or transferred) will not expire from your +Rewards account if a qualifying purchase is made at least once every twelve (12) months. To ensure your points never expire, points will be assigned an expiration date twelve (12) months in the future. Whenever qualifying activity occurs, the expiration date will be advanced to twelve (12) months from the date of that activity.

Points cannot be transferred between the Program and any other rewards or loyalty program. Points have no cash value until redeemed for Rewards. All points remain the property of Canvas until redeemed, and your points will remain the property of Canvas if you do not redeem them.

Points can be transferred from your +Rewards account to any other +Rewards account, with the other Canvas member’s +Rewards number on the +Rewards website. Neither Canvas nor BAL will provide any information about another Canvas member, including a +Rewards number.

How to Redeem +Rewards Points

You and any joint member on your +Rewards account may redeem points by logging into your Canvas account at www.canvas.org and following the link to +Rewards, or you may call the +Rewards Service Center at (866) 246-2924. Hours of operation are 6:00 AM to 8:00 PM, Monday through Friday, and 7:00 AM to 3:00 PM, Saturday and Sunday, except federal holidays.

You must have at least one open account connected to +Rewards to earn or redeem points. If you do not have at least one open account connected to +Rewards, your points will be forfeited. We reserve the right to refuse to redeem points if any of your Canvas share or loan accounts is closed by us, suspended, delinquent, over the limit, or otherwise in default or if your enrollment in the Program is terminated or suspended. Points are not awarded on a +Rewards account after it is closed.

Your Redemption Options

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

Cash Rewards

1. You may use +Rewards points to obtain a cash reward at a redemption rate of \$0.01 per point.
2. An additional 150 points will be deducted for redemption of less than 2,500 points (\$25.00).
3. Cash rewards may be deposited into any checking or savings account under the same account as your Rams+ Credit Card.
4. Cash rewards will be credited to your designated Canvas account within five (5) business days.

Gift Cards

1. You may use +Rewards points to obtain physical gift cards or electronic gift cards (e-gift cards) for participating retailers.
2. Gift card selection may change from time to time without notice to you.
3. Gift cards will not be personalized and are transferable to any person. Gift cards are not exchangeable, refundable, reloadable, or redeemable for cash. Gift cards cannot be replaced or refunded if lost or stolen or if a merchant fails to honor them or goes out of business.
4. Once your +Rewards points are redeemed for a gift card, neither Canvas 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 card or otherwise imposed by the merchant or retailer will also apply.
5. Neither Canvas nor BAL make any guarantees, warranties, or representations of any kind, expressed or implied, with respect to the goods or services offered by any participating merchant for which gift cards are offered within the Program.
6. Physical gift cards will be shipped via regular mail. Please allow up to three (3) weeks for delivery. Additional shipping options may be available for additional cost.
7. Redemption for e-gift cards requires a valid e-mail address on file with Canvas to be delivered. If Canvas has an incorrect e-mail address, it should be changed by Canvas, and the e-gift card redemption should be delayed by one (1) business day. E-gift cards will typically be e-mailed within one (1) business day.

Merchandise

1. You may use +Rewards points to obtain merchandise available on the +Rewards website.
2. Merchandise selection and prices may change at any time without notice to you.
3. If the merchandise you selected is no longer available or is out of stock, we reserve the right to offer a substitute product of equal or greater value.
4. Merchandise that arrives in damaged or defective condition may be returned for replacement with the same item. Otherwise, all merchandise redemptions are final. Returns, exchanges, or refunds will not be accepted.
5. Manufacturer's warranties, if any, are the only warranties covering merchandise received through +Rewards. Neither Canvas nor BAL make any guarantees, warranties, or representations of any kind, expressed or implied, with respect to merchandise offered.
6. Merchandise may only be shipped to street addresses within the United States. Merchandise will not be shipped to a P.O. Box or APO, FPO, or DPO addresses. Some items may not be shipped to Alaska or Hawaii. Standard shipping is included in the points redemption price. Please allow up to six (6) weeks for merchandise delivery.

Travel

1. You may use +Rewards points toward the cost of airline tickets, hotel stays, car rentals, cruises, and vacation packages with any provider that can be booked by BAL's travel service.
2. Travel can be booked on the +Rewards website, accessible via Canvas online banking or by calling the +Rewards Service Center at (866) 246-2924 between 6:00 AM to 8:00 PM, Monday through Friday, and 7:00 AM to 3:00 PM, Saturday and Sunday, except national holidays.
3. You will be responsible for a \$50.00 redemption fee for cruise reservations and a \$30.00 redemption fee for airline tickets. No redemption fees will be incurred for any other travel redemption.
4. If your point balance is not sufficient to redeem your desired travel booking, you may pay the remainder with your Rams+ Credit Card.
5. Cruise redemptions must be booked at least 60 days prior to the requested sailing date.
6. Cruise reservations are based on double occupancy for an interior cabin, unless otherwise noted.
7. For Cruises, at least one member sailing must be 21 years of age or older.
8. Cruise and travel package itineraries, tickets, and all related materials and notifications will be mailed to the address given to BAL at the time of booking.
9. Lost, stolen, or otherwise destroyed tickets are not replaceable.
10. We reserve the right to exclude an airline for safety or quality purposes.
11. We do not guarantee the availability of any flight, airline, or seat selection.
12. You are responsible for any taxes, fees, or other charges associated with the issuance of airline tickets but not included in your point redemption.
13. For airline tickets, there is no limitation on the number of connections, but interim stopovers of more than four (4) hours, circle trips, or open-jaw itineraries are not permitted.
14. Airline ticket rewards are subject to availability.
15. Travel redemptions are non-refundable and non-changeable unless you elect to change the reservation directly with the travel provider and you are willing to pay any change or cancellation fees the travel provider requires.
16. Travel reservations are subject to the applicable rules and regulations of each travel provider.
17. You are responsible for knowing and complying with travel-related laws and regulations in each city, state/province, or country you visit.
18. Airline travel cannot be booked more than ten (10) months in advance.
19. Neither Canvas nor BAL are responsible for communication of itinerary changes.
20. Flight reservations should be confirmed directly with the carrier at least 72 hours prior to departure.
21. Failure to show for a scheduled travel will invalidate the use of the reservation and result in forfeiture of points used for the travel redemption.
22. Neither Canvas nor BAL are responsible for cancellations by travel providers. You may be able to receive a refund, voucher, or rescheduled travel by working with the travel providers, directly.
23. You are responsible for payment of additional costs, such as expedited shipping of tickets.

Charitable Donations

1. You may use points to donate to charities.
2. To facilitate this, a gift card is available for TisBest, which can be redeemed at www.tisbest.org to donate to any of the thousands of charities available.
3. The list of charities participating in TisBest's program is subject to change.
4. Redemption of TisBest gift cards is subject to all rules and regulations set forth by TisBest.
5. Redemption of points for the purpose of donating to charity is generally not tax deductible. You should

check with your tax advisor if you have questions in this regard. Receipts stating the dollar value of the charitable donation made in connection with any redemption will not be issued.

Other Terms and Conditions

1. We reserve the right to change these Program Terms and Conditions, including any applicable change fees or increased pricing of redemption options 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 through other channels. For updates on Program Changes, please visit Canvas.org or call us at 303-691-2345.
2. If there is any abuse of the Program, failure to follow Program Terms and Conditions, or any misrepresentation by you, all unredeemed points shall be forfeited and unfulfilled redemptions shall be cancelled, and no points will be rewarded.
3. We reserve the right to deny your Program eligibility or terminate your participation in the Program at any time. If this occurs, all points will be forfeited.
4. The laws of the State of Colorado govern the Program and these Terms and Conditions.
5. Suppliers who support +Rewards are independent contractors and are not agents of Canvas, BAL, or their travel service. We do not offer, endorse, or guarantee any of the goods or services provided as part of +Rewards.
6. Canvas and BAL expressly disclaim any implied warranties of merchantability or fitness for a particular purpose with respect to any reward. Neither Canvas nor BAL is responsible for any defects in any reward. You agree to indemnify, release, and hold harmless Canvas Credit Union 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.

Appendix – Select On-Campus Merchants

Merchant ID	Merchant Name	Type
84870000503921	CSU BOOKSTORE	Retail
84870000672441	CSU ATHLETIC DEPT.	Athletics
84870005906808	CSU ATHLETIC DEPT	Athletics
84870006023078	CSU RAMTECH	Retail - LSC
84870006314884	CSU BOOKSTORE ONLINE	Retail
84870006619437	CSU RAM COUNTRY MEATS	Retail outlet in An.Science
84870006625748	CSU RAM'S HORN DINING	Dining
84870006625764	CSU DURRELL DINING	Dining
84870006636355	CSU SCHOOL MUSIC, THEATRE	UCA Tickets
84870006644402	CSU UNIVERSITY ADVANCEMEN	Alumni & UA
84870006703000	CSU ANIMAL HOSPITAL	Clinic
84870006703699	CSU THE FOUNDRY DINING	Dining
84870007010284	CSU ALLISON DINING	Dining
84870007010297	CSU BRAIDEN DINING	Dining
84870008315810	CSU CAMPUS BOX OFFICE WEB	LSC tickets
84870020594842	CSU GREGORY ALLICAR MUSEU	Museum
84870020711023	CSU ACT HUMAN RIGHTS FILM	Film tickets
84870021533909	CSU ANIMAL HOSPITAL RETAI	Retail
536385500018999	CSU Vet Teaching Hospital	Clinic
536385500018932	CSU Vet Teaching Hospital	Clinic
984176230881	CSU ASPEN GRILLE	Restaurant - LSC
984176232887	CSU INTERMISSIONS	Coffee - LSC
984176233885	CSU SWEET SINSATIONS	Coffee - LSC
984176234883	CSU BAGEL PLACE 1	Restaurant -LSC
984176235880	CSU BAGLE PLACE 2	Restaurant - LSC
984176236888	CSU BEAN COUNTER	Coffee - COB
984176237886	CSU THAT'S A WRAP	Restaurant - LSC
984176730880	CSU SWEET TEMPTATIONS	Coffee - BSB
984176731888	CSU MORGAN'S GRIND	Coffee - Library
984176732886	CSU LAKE STREET MARKET	Retail
984176733884	CSU CAM LOBBY SHOP	Retail - LSC
984236848888	CSU FIFTY 30	Restaurant - LSC
984237382887	CSU RAMSKELLER	Bar/Resturant - LSC
84870051205045	CSU Foundation	Charity
84870051091741	CSU Foundation	Charity
84870050065697	CSU Foundation	Charity
720000091225	4610 COLORADO ST UNIV	Concessions