

# Debit Rewards Terms and Conditions



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For the most current version of the program rules, reward options, and point requirements, please visit [www.fscu.com](http://www.fscu.com).

First Service Credit Union reserves the right to modify or terminate this program as necessary and at any time without notice.

Continued use of your account constitutes agreement to these rules and any subsequent revisions, which will be posted as soon as possible.

You earn points for qualifying transactions that appear on your statement during the program period less any credits and accounting for any adjustments. Some transactions may not be eligible for point accrual. Please contact First Service Credit Union to determine transaction eligibility and eligibility dates.

Errors in the accounting of points may occur, and First Service Credit Union may correct such errors at any time without notice.

First Service Credit Union reserves the sole right to determine the resolution of any question, interpretation, conflict, dispute, or other issue arising from or relating to any contest, awards, or redemption of points or prizes.

All decisions on reward eligibility will be made by First Service Credit Union and are final.

If a specific merchandise item is discontinued, First Service Credit Union reserves the sole right to substitute a similar item of equal or greater value.

First Service Credit Union reserves the sole right to substitute any reward with a reward of similar quality.

Falsifying any point statement, reporting incorrect results, or engaging in any other fraudulent or improper conduct regarding point redemption or maintaining an account is prohibited. First Service Credit Union will determine, at its sole discretion, the penalty appropriate for any prohibited conduct.

Reward points will expire 36 months from the month in which points are earned. First Service Credit Union reserves the right to extend this date. Reward points must be redeemed before they expire.

All reward selections are final, and points are not transferable.

Error in the publication of rewards may occur, and First Service Credit Union may correct such errors at any time without notice.

You are responsible for submitting correct information when redeeming a reward. Redemptions requiring correction or revision may incur additional fees.

The rules and provisions of this platform, whether in electronic form, printed, or any combination of print or electronic media, are subject to and shall be superseded by any other conflicting rules and provisions of First Service Credit Union.

You are responsible for ensuring no unauthorized or illegal use of [www.fscu.com](http://www.fscu.com) and [www.innerge.net/FSCU](http://www.innerge.net/FSCU) with your password or account access.

First Service Credit Union will take commercially reasonable measures to ensure that the [www.fscu.com](http://www.fscu.com) and [www.innerge.net/FSCU](http://www.innerge.net/FSCU) websites are free from viruses or other destructive code. However, we don't warrant, guarantee, or make any representations regarding viruses or destructive code.

Returned merchandise will not be accepted without prior written authorization from our Reward Headquarters Customer Service Department. The Reward Headquarters offers a 30-day warranty plan on any defective merchandise. After 30 days, you will be provided with the manufacturer's warranty/proof of purchase form to assist you in finding a dealer in your area. Contact Reward Headquarters for complete details at 800-621-4112.

Any tax liability imposed on a reward received from this program is your sole responsibility.

This program is void where prohibited by law.

Reward points cannot be redeemed for cash.