

# WORLD REWARDS MASTERCARD® OVERVIEW

# What is World Rewards?

It's a unique program that rewards you for using your Credit Union West World Rewards Mastercard credit card.

## How do I earn points?

You earn one point for every dollar you spend on eligible purchases. We keep track of all the points you've earned and provide you with a quarterly statement.

Earn bonus points when you use the Ampre online feature. Ampre online is an added benefit and a convenient way to shop with participating merchants, while earning extra points. You must click through to the Ampre online website from the rewards website at www.dreampoints.com/cuwest.

## How many points do I need to redeem?

All the redemption options and the number of points needed to redeem for the item you want can be found on the website at www.dreampoints.com/cuwest. Log in to see all the choices you have for using your points.

## How do I redeem for travel?

Enjoy freedom from restrictions; decide when and where you want to go without any blackout dates or minimum stay requirements! Visit www.dreampoints.com/cuwest and enter your travel information and choose from thousands of flight options worldwide from airlines you know and trust.

#### How do I redeem for gifts?

Redeeming your points for merchandise and gift cards is easy. Simply compare the total points you've accumulated with the number needed for the items you want. If you have enough points, go ahead and redeem online at www.dreampoints.com/cuwest and you will receive your items within 2-4 weeks. Receiving your e-gift cards is even faster.

#### How do I redeem for cash back?

Redeeming your points for cash back is just as easy. You can redeem online at ww.dreampoints.com/cuwest. Cash back will be deposited to your Credit Union West share account within 5-10 business days.

#### How do I redeem for charity?

We offer a list of charitable causes to choose from. Visit the website at www.dreampoints.com/cuwest and see the choices available to you.

#### Can my World Rewards points be combined with points earned on other programs?

Points may not be combined with, or transferred to, other reward programs.

#### Do World Rewards points expire?

They're valid for three years from the month they're earned. So there's plenty of time to use your points.

# Are World Rewards points transferable?

Points are not transferable.

