

Bethpage Federal Credit Union Be You Rewards Disclosure

How Your Rewards Program Works:

<p>How you receive points</p>	<p>You receive 2 points for each \$1 of eligible purchases on your Bethpage Be You Rewards card. (Card Account)</p> <p>Eligible purchases are purchases for goods and services minus returns and other credits</p>	<p>Eligible purchases do NOT include:</p> <ul style="list-style-type: none"> • Fee or interest charges • Balance transfers • Cash advances • Purchases of traveler's checks • Purchase or reloading of prepaid cards or • Purchases of any cash equivalents.
<p>How you receive BONUS points</p>	<p>You receive 1 additional point for each \$1 of eligible purchases on your Card Account from one of the following categories you select as your BONUS Category:</p> <ul style="list-style-type: none"> • Air Travel • Taxi, limousine, car services such as Lyft and Uber • Groceries • Dining 	<p>You will NOT receive additional points for:</p> <ul style="list-style-type: none"> • Purchases of air travel that are part of all-inclusive air or sea tour packages • Purchases at Caterers or Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, Discotheques <p>From time to time, we may make promotional offers of bonus points. These offers include terms about how you can earn the bonus points and when you can use them. These offer terms may differ from the terms above concerning the points earned for charges to your Card Account.</p> <p>You can view your points balance by logging onto your online account at bethpagefcu.com and viewing your credit card account statement.</p> <p>Default on your Card Account will forfeit all bonus points.</p>

When you will forfeit points	If the Minimum Payment Due is not paid by the Closing Date of the billing period in which it is due, you will forfeit the points you received for eligible purchases during that billing period. For example, if your billing period closes January 15 and the minimum payment for that billing period is due on February 10, and you do not make that Minimum Payment Due by the close of your next billing period of February 15, then you will not earn points for purchases in the billing period ending February 15.	You also will forfeit any accumulated points if you close your account, your account goes into default, upon your death. Points are non-transferrable.
Promotional Points	You are eligible to receive promotional points of 25,000 by meeting the following criteria: <ul style="list-style-type: none"> • Within the first 3 billing periods of opening your credit card account you spend \$3,000 on purchases. Promotional points will appear on your account within 45 days following your third billing cycle.	Some promotional point restrictions: Transactions that do not qualify for promotional points are: <ul style="list-style-type: none"> • Fee or interest charges • Balance transfers • Cash advances • Purchases of traveler's checks • Purchase or reloading of prepaid cards or • Purchases of any cash equivalents. Promotional points are a one-time offer per member regardless of how many Be You Reward cards you may have. Default on your Card Account will forfeit all promotional points.
How do you redeem your points	Point redemption can be for designated merchandise, gift cards and travel. Items offered for redemption are subject to change without notification. For most updated points redemption offers log onto BethpageFCU.com to access the MasterCard Rewards site.	
Other things you should know about this program	We may change the terms of and/or terminate this reward program at our discretion at any time with or without notice. If you violate or abuse this rewards program, you may forfeit some or all of your points.	

This is only a summary of the Rewards Program. Please see the official terms and conditions of the Rewards Program for further information.