

CFCU Debit Card as GoLocal Rewards Card

the fine print (if you have trouble falling asleep, read this at bedtime. You will be on your way to a great eight hours of slumber) ...

GoLocal Rewards -- Terms and Conditions

This disclosure governs your participation in the Community First Credit Union/GoLocal Rewards program. Your participation allows you to earn various rewards and discounts at participating merchants.

In this rewards program disclosure the words “you”, “your” and “yours” mean each and all of those who use the CFCU debit card. The words “we”, “us”, “our”, “CFCU” each mean Community First Credit Union. The words “program” means the reward program as described in these terms and conditions. The words “rewards”, “discounts”, “GoLocal Bucks” each mean the type of benefit you may receive by participating in the program.

ENROLLMENT

Your first use of the CFCU debit card at a participating GoLocal merchant will activate your rewards account. Your use of the CFCU debit card as a rewards card indicates your acceptance of these terms and conditions.

GENERAL

The program is offered at the sole discretion of CFCU. CFCU reserves the right to change these terms and conditions at any time, for any reason, and without notice. This includes the right to suspend or end the program and cancel any outstanding rewards. Any change in terms or conditions shall be effective upon either the date of notice provided to you or upon the date the change is posted to the rewards website.

Use of the debit card is also subject to the terms and conditions of CFCU’s Account Agreement and Disclosure and EFT Agreement and Disclosure.

Only individuals 18 years and older may participate.

You are responsible for any personal tax liability related to participation in the program. CFCU makes no representation regarding the tax effects of participation in the program.

The program is managed and administered by Sustaining Technologies LLC, and Sonoma County Go Local Cooperative, LLC (GoLocal). CFCU will not be responsible for any errors in earning or redeeming awards. CFCU will not have any liability to you arising from use of the program.

You may access your rewards program information by going on line to <https://sonomacounty.golocal.coop/accounts/login>.

CFCU makes no representations or warranties of any kind, express or implied, regarding any product or service provided by merchant or any other party, including, but not limited to any warranty of merchantability or fitness for a particular purpose. CFCU shall not be responsible in any manner for performance or failure to perform of any merchant, product or services obtained under the Program or for any costs, damages, accidents, delays, injuries, losses, expenses, or inconveniences that you may suffer in connection with the use of or defect in any product or service.

This program is void where prohibited by law.

You are responsible for communicating your name and address change information to CFCU.

CFCU maintains a privacy policy which may be accessed at <https://www.comfirstcu.org/tools-resources/forms-disclosures.aspx>. In accordance with the privacy policy CFCU shares certain non-public information with GoLocal. Additional non-public information will be available to GoLocal by your use of the card. Your use indicates your acceptance with sharing that information.

Fraud, criminal activity or abuse is subject to administrative and/or legal action by either the merchant or CFCU in their sole and absolute discretion.

The laws of the State of California shall apply to this program. If any legal action relating to the program, you agree to file such action only in the state or federal courts located in Sonoma County, California

The Terms, together with those items made a part of these terms by reference, make up the entire agreement between us relating to the Program, and replaces any prior understandings or agreements (whether oral or written) regarding the Program. If a court finds any of the Terms to be unenforceable or invalid, that Term will be enforced to the fullest extent permitted by applicable law and the other Terms will remain valid and enforceable.

EARNING REWARDS

You can earn a variety of rewards, discounts, and GoLocal Bucks through the program. You earn the rewards by use of your CFCU debit card at a participating merchant. You will ask the merchant to use the CFCU debit to earn and redeem all awards. The amount of the reward, discount, or GoLocal Bucks is controlled entirely by the participating merchant and will vary from merchant to merchant. CFCU is not responsible in any manner for the merchant and the redemption of any or all awards earned at each participating merchant. Rewards expire as determined by each participating merchant.

Go Local will maintain transaction history on your use of the reward program. GoLocal will make transaction history available in various formats, usually electronic. You will have no right to request reward transaction history in a format other than what GoLocal provides.

REDEEMING REWARDS

You may redeem rewards, discounts, GoLocal Bucks in the manner as prescribed by Go Local. Usually, this will be conducted at the point of sale of participating merchants. Unused rewards, discounts, Go Local Bucks are not redeemable for cash, have no cash value, and cannot be used as payment for obligations owed to CFCU. All redemptions are final unless stated otherwise. All redemptions are additional subject to any term and condition placed upon the redemption by each participating merchant. See merchant(s) for further details.

You agree to release and agree to hold harmless CFCU , affiliates, subsidiaries, advertising and promotion agencies and their respective directors, officers, employees, representatives and agents from any and all liability for any injuries, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the program or rewards redeemed hereunder.

CFCU IS NOT RESPONSIBLE FOR ACTS OR ACTIONS TAKEN BY ANY PARTICIPATING MERCHANT, AND CFCU ASSUMES NO RESPONSIBILITY FOR ANY ERROR, OMISSION, INTERRUPTION, DELETION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMMUNICATIONS LINE FAILURE, THEFT OR DESTRUCTION OR UNAUTHORIZED ACCESS TO ITS WEB SITES. CFCU IS NOT RESPONSIBLE FOR ANY PROBLEMS OR TECHNICAL MALFUNCTION OF ANY TELEPHONE NETWORK OR TELEPHONE LINES, COMPUTER ON-LINE SYSTEMS, SERVERS, COMPUTER EQUIPMENT, SOFTWARE, FAILURE OF ANY E-MAIL OR ENTRY TO BE RECEIVED BY CFCU ON ACCOUNT OF TECHNICAL PROBLEMS, HUMAN ERROR OR TRAFFIC CONGESTION ON THE INTERNET OR AT ANY WEB SITE, OR ANY COMBINATION THEREOF.

CFCU IS NOT RESPONSIBLE FOR ANY INCORRECT OR INCORRECT RATE CAPTURE OF INFORMATION OR THE FAILURE TO CAPTURE SUCH INFORMATION, WHETHER CAUSED BY WEB SITE USERS, TAMPERING OR HACKING, OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE REWARDS PROGRAM. CFCU IS NOT RESPONSIBLE FOR INJURY OR DAMAGE TO PARTICIPANTS' OR TO ANY OTHER PERSON'S COMPUTER RELATED TO OR RESULTING FROM PARTICIPATING IN THIS PROGRAM OR DOWNLOADING MATERIALS FROM OR USE OF THE WEB SITE.

IN NO EVENT WILL CFCU , OR AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR PARTICIPATION IN THIS PROGRAM, ACCESS TO AND USE OF ANY INTERNET SITE OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITE.

