

# Our Gift to You



## 2x CUREwards Points on eligible holiday spend\*

Whether you're traveling to visit friends and family, prepping for an amazing holiday feast, planning a party, simply buying gifts, or even just treating yourself, we're giving you **2x CUREwards** points on qualified holiday spend\* between **November 1, 2017**, and **December 31, 2017**.

So make this holiday season your best one yet! And earn double rewards while you do.

### \*Required Disclosure

Offer valid between November 1, 2017, and December 31, 2017.

**2x Rewards.** You'll earn 2 CUREwards points for each \$1 spent at eligible merchant categories. For a complete list, please see the attached merchant category list.

**How you earn points.** You'll earn CUREwards points when you, or an authorized user, use a Hawaii Law Enforcement FCU Platinum Rewards or Platinum Legacy Mastercard to make purchases of products and services, minus returns or refunds. In most cases, buying products and services with your card will count as a purchase; however, the following types of transactions will not count and will not earn points: balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind.

**Rewards Categories.** Merchants that accept Visa/Mastercard credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa/Mastercard procedures based on the kinds of products and services they primarily sell. Similar merchant codes are grouped into categories for the purposes of making rewards offers to you. Every effort is made to include all relevant merchant does in our rewards categories. However, merchants may sometimes appear to be part of, or may sell items that appear to fit within a rewards category, but the merchant may not have a merchant code in that category. Purchases submitted by you, an authorized users, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that merchant category.



**HAWAII LAW  
ENFORCEMENT**  
FEDERAL CREDIT UNION

# Qualified Merchant Types

- Veterinary Services
- General Contractor - Residential & Commercial
- Air Conditioning, Heating and Plumbing Contractors
- Electrical Contractors
- Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors
- Carpentry Contractors
- Roofing and Siding, Sheet Metal Work Contractors
- Concrete Work Contractors
- Contractors, Special Trade Contractors
- Transportation - Suburban and Local Commuter Passenger, including Ferries
- Passenger Railways
- Taxicabs and Limousines
- Bus Lines
- Cruise Lines
- Boat Leases and Boat Rentals
- Marinas, Marine Service/Supplies
- Air Carriers, Airlines
- Airports, Airport Terminals, Flying Fields
- Travel Agencies and Tour Operators
- Telemarketing of Travel Related Services and Vitamins
- Motor Vehicle Supplies and New Parts
- Office and Commercial Furniture
- Construction Materials
- Office, Photographic, Photocopy and Microfilm Equipment
- Computers, Computer Peripheral Equipment, Software
- Electrical Parts and Equipment
- Hardware Equipment and Supplies
- Plumbing and Heating Equipment
- Precious Stones and Metals, Watches and Jewelry
- Durable Goods
- Stationary, Office Supplies, Printing and Writing Paper
- Drugs, Drug Proprietors and Druggists Sundries
- Piece Goods, Notions, and Other Dry Goods
- Men's, Women's and Children's Uniforms and Commercial Clothing
- Commercial Footwear
- Petroleum and Petroleum Products
- Books, Periodicals and Newspapers
- Florists Supplies, Nursery Stock and Flowers
- Paints, Varnishes and Supplies
- Home Supply Warehouse Stores
- Building Materials, Lumber Stores
- Glass, Paint, Wallpaper Stores
- Hardware Stores
- Lawn and Garden Supply Stores
- Warehouse Club Gas
- Wholesale Clubs
- Duty Free Stores
- Discount Stores
- Department Stores
- Variety Stores
- Miscellaneous General Merchandise Stores
- Grocery Stores, Supermarkets
- Candy, Nut and Confectionery Stores
- Dairy Products Stores
- Bakeries
- Miscellaneous Food Stores - Convenience Stores, Markets, Specialty Stores and Vending Machines
- Automobile and Truck Dealers - Sales, Service, Repairs, Parts and Leasing
- Used Automobile and Truck Dealers
- Automotive Tire Stores
- Automotive Parts and Accessories Stores
- Service Stations
- Automated Fuel Dispensers
- Motorcycle Shops and Dealers
- Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers
- Men's and Boys' Clothing and Accessories Stores
- Women's Ready to Wear Stores
- Women's Accessory and Specialty Stores
- Children's and Infants' Wear Stores
- Family Clothing Stores
- Sports Apparel, and Riding Apparel Stores
- Shoe Stores
- Furriers and Fur Shops
- Men's and Women's Clothing Stores
- Alterations, Mending, Seamstresses, Tailors
- Wig and Toupee Shops
- Accessory and Apparel Stores
- Equipment, Furniture and Home Furnishings Stores
- Floor Covering Stores
- Drapery, Upholstery and Window Covering Stores
- Miscellaneous House Furnishing Specialty Shops
- Household Appliance Stores
- Electronics Sales
- Music Stores - Musical Instruments, Pianos and Sheet Music
- Computer Software Stores
- Record Shops
- Caterers
- Eating Places and Restaurants
- Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns - Drinking Places
- Fast food Restaurants
- Digital Goods: Books, Movies, Music
- Digital Goods: Games
- Digital Goods: Applications (Excludes Games)
- Digital Goods
- Drug Stores and Pharmacies
- Package Stores - Beer, Wine and Liquor
- Second Hand Stores, Used Merchandise Stores
- Antique Shops - Sales, Repairs and Restoration Services
- Pawn Shops
- Antique Reproduction Stores
- Bicycle Shops - Sales and Service
- Sporting Goods Stores
- Book Stores
- Office, School Supply and Stationary Stores
- Clock, Jewelry, Watch and Silverware Stores
- Game, Toy and Hobby Shops
- Camera and Photographic Supply Stores
- Card, Gift, Novelty and Souvenir Shops
- Leather Goods and Luggage Stores
- Fabric, Needlework, Piece Goods and Sewing Stores
- Crystal and Glassware Stores
- Mail Order Houses Including Catalog Order Stores
- Direct Marketing - Travel Related
- Arrangement Services
- Direct Marketing - Catalog Merchants
- Direct Marketing - Combination Catalog and Retail Merchant
- Direct Marketing - Inbound Telemarketing Merchants
- Direct Marketing - Other
- Artist Supply Stores, Craft Shops
- Art Dealers and Galleries
- Stamp and Coin Stores-Philatelic and Numismatic Suppliers
- Religious Goods Stores
- Rubber Stamp Store
- Hearing AIDS - Sales, Service, Supply Stores
- Orthopedic Goods - Artificial Limb Stores
- Cosmetic Stores
- Florists
- Cigar Stores and Stands
- News Dealers and Newsstands
- Pet Shops, Pet Food and Supplies
- Electric Razor Stores - Sales and Service
- Miscellaneous and Specialty Retail Stores
- Lodging - Hotels, Motels, Resorts
- Timeshares
- Sporting and Recreational Camps
- Campgrounds and Trailer Parks
- Carpet and Upholstery Cleaning
- Photographic Studios
- Barber and Beauty Shops
- Buying/Shopping Clubs, Services
- Health and Beauty Spas
- Exterminating and Disinfecting Services
- Cleaning and Maintenance, Janitorial Services
- Computer Maintenance, Repair and Services
- Photo Developing, Photofinishing Laboratories
- Automobile Rental Agencies
- Automotive Body Repair Shops
- Tire Retreading and Repair Shops
- Automotive Paint Shops
- Automotive Service Shops
- Electronic Repair Shops
- Air Conditioning and Refrigerations Repair Shops
- Appliance Repair Shops, Electrical and Small
- Clock, Jewelry and Watch Repair Shops
- Furniture - Reupholster, Repair and Refinishing
- Motion Picture Theater
- Express Payment Service - Motion Picture Theater
- Theatrical Producers, Ticket Agencies
- Band, Orchestras and Miscellaneous Entertainers
- Bowling Alleys
- Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters
- Tourist Attractions and Exhibits
- Golf Courses, Public
- Video Amusement Game Supplies
- Amusement Parks, Carnivals, Circuses, Carnivals, Fortune Tellers
- Clubs - Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses
- Aquariums, Zoos
- Recreation Services