

Reversals: All or a portion of a rebate may be reversed in certain circumstances, including without limitation, upon a return, dispute, adjustment, or fraudulent card activity.

Disclaimer of Liability: Our role under the Program is limited to processing information regarding Offers on behalf of Merchants and the issuing credit unions. We are not responsible for any Offers or rebates, your ability to use Offers or rebates, the crediting of any rebates to your Card account, reversals of Offers or rebates, accuracy or completeness of information about Offers or rebates, or any acts or omissions of the issuing credit unions or Merchants. We provide the Program on an "AS IS" basis, and we disclaim any and all warranties, including without limitation, any warranties of merchantability or fitness for a particular purpose, except as required by applicable law. We are not liable to you for any damages that you suffer in connection with your participation in the Program, unless the damage results directly from our failure to perform the express obligations under these Terms and Conditions. We and our affiliates, our respective directors, officers, employees, agents, and successors and assigns, are not responsible, and shall not be liable for, any direct, indirect, special, incidental, or consequential damages (including lost profits). Without limiting the foregoing, we are not responsible for any Card account fees or penalties that you incur on your Card, including fees and penalties that may result from rebate reversals. Any tax liability resulting from your participation in the Program shall be your sole responsibility, and not our responsibility or the responsibility of any Merchant or the issuing credit union. Merchants or the issuing credit union may report information regarding the Program and your participation in it to tax authorities. Merchants and the issuing credit union may not vary these terms as applied to the relationship between you and us and may not make any commitments that are binding on us.

Program Information: By enrolling or being enrolled in the Program, you agree to receive Program information via e-mail and to advise us of any change in your e-mail address by providing updated information via the Program Web Site. Please note that we will use information regarding purchase transactions initiated with your enrolled Card(s) to provide you with reports via the Program Web Site as well as for other purposes as determined by MasterCard.

Termination: You may terminate your participation in the Program at any time by notifying your issuing credit union. There may be a delay of up to 30 days in effecting such termination, and reversals or adjustments of rebates may continue after termination, as determined in our discretion. We or your issuing credit union may terminate your participation in the Program at any time, without notice unless required by law. We reserve the right to add or terminate any participating Merchant or any Offer without notice. Any terms, which by their nature should survive the termination of these Terms and Conditions, shall survive.

Change of Terms: We can add to, delete from, or change (each, a "change") the terms of these Terms and Conditions and/or the Program at any time. We will notify you of changes by posting the revised terms and conditions on the Program Web Site and at 1-800-251-3448.

Questions Regarding the Program: You should direct any questions related to the Program, Offers, any Program restrictions, or rebates to your issuing credit union.

Disputes: Any disputes regarding Offers or rebates, or your ability to participate or receive them, may be determined by us, by your issuing credit union, or Merchants. That resolution will be final and binding on you.

Additional Terms: Your issuing credit union and Merchants may impose additional terms on your participation in the Program. These Terms and Conditions are in addition to, and do not amend or replace, your card agreement with your issuing credit union.

Miscellaneous: These Terms and Conditions will be governed by the laws of New York State, without regard to conflict of law principles. You may not assign your rights under these Terms and Conditions. We may assign our rights and obligations at any time. The invalidity of any provision of these Terms and Conditions will not affect the validity of the remaining portions. Any waiver by us of our rights under these Terms and Conditions is binding only if in a writing signed by us. The use of your issuing credit union and merchant names and logos in the Program is by permission only.

MasterCard Easy Savings Participating Merchants Offer Details

For complete offer terms and conditions, please visit easysavings.com.

Fuelman Network: Offer valid on all purchases made at participating locations when paid with a Card enrolled in the Program. PIN-based debit transactions are not eligible. Participating locations subject to change without notice. Not all locations displaying Fuelman signage may be participating in the Program. For a current list of participating locations, please use the MasterCard Easy Savings Fuelman Network Site Locator.

**Saving for your business
has never been easier.**



To register and for program details, visit
easysavings.com
or call **1-800-251-3448**

small business savings: automatic
making things a little easier: priceless



Use your Erie Federal Credit Union
MasterCard® Business Credit Card
and enjoy automatic rebates.



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**Save now on gas, diesel,
and maintenance.**

Save 1–5% now on Gas, Diesel, and Maintenance with MasterCard® Easy Savings™

No Coupons. No Codes.

Your card now earns automatic rebates on gas, diesel, and maintenance only.

Go to easysavings.com to find the locations nearest you.



Save 1%

Over 17,500 brand-name participating gas stations nationwide.



Save 5%

Powered by Fuelman Network

To save up to 20% and to receive all of the automatic rebates below, simply call 1-800-251-3448 or register for free at easysavings.com.



Save 5%



Save 5%



Save 5%



Save 3%



Save 5%



Save 10%



Save 5%



Save 5%



Save 5%



Save 10%



Save 10%



Save 15%



Save 5%



Save 5%



Save 5%



Save 20%



Save 20%

Restrictions apply. Rebates currently available for qualifying, eligible purchases. Participating merchants and rebate offers subject to change. Visit easysavings.com for details.

After registering, just use your eligible Erie Federal Credit Union MasterCard® Business Credit Card on qualified purchases at any participating merchant. Your rebates will be automatically applied to your monthly statement.

For a complete list of participating merchants, visit easysavings.com.

MasterCard® Easy Savings™ Program—U.S. Small Business Cardholder Terms & Conditions (04-09)

MasterCard International Incorporated ("MasterCard") is providing these MasterCard Easy Savings—U.S. Small Business Cardholder Terms and Conditions ("Terms and Conditions") on behalf of your issuing credit union with respect to your U.S. MasterCard small business card. Upon receipt of these Terms and Conditions, you hereby accept these Terms and Conditions of the MasterCard Easy Savings Program (the "Program"). You further accept these Terms and Conditions and ratify this acceptance by using, receiving, or accepting any benefit of a rebate under the Program. If you do not wish to participate in the Program, please contact your issuing credit union immediately.

These Terms and Conditions set forth the terms applicable to your use of the Program. The Program provides you with automatic rebates on eligible purchases from participating merchants if you use eligible, enrolled MasterCard small business credit cards, prepaid, and signature debit cards. Please read these Terms and Conditions carefully and keep them for your records.

In these Terms and Conditions, the words "you" and "your" mean the person or entity to whom a Card, as defined below, has been issued and any person or entity that you allow to use a Card, and the words "we," "us" and "our" mean MasterCard. "Program Web Site" means www.easysavings.com or such other Web Site as we may establish for the Program.

Participation: If you have been notified by your issuer that your U.S. MasterCard small business card has been enrolled in the Program, you may participate in the Program immediately. Otherwise, you may enroll in the Program, with an eligible card, on the Program Web Site or by calling 1-800-251-3448. The Program is available only to cardholders using eligible, enrolled small business signature debit, prepaid, and credit cards issued by a United States financial institution ("Cards"). You must be enrolled in the Program prior to using a Card at a Merchant, as defined below, or to receive the rebate benefits of the Program.

If you access the Program Web Site or use the Program, you also accept the Terms Of Use as posted on the Program Web Site and as posted at <https://www.mastercard.com/us/business/en/common/termsfuse.html>, as may be amended from time to time.

If you request a user ID to access rebate information on the Program Web Site, we may need to validate your Card in order to ensure that you can receive applicable rebates and as part of this validation an authorization hold of \$1 may appear on your account information. Once the validation is confirmed, usually within 2-7 days, this authorization hold will be removed from your account.

Your Data: You agree to the terms of the Program's privacy notice as posted at <https://www.mastercard.com/us/business/en/common/privacypolicy.html>, as may be amended from time to time. You acknowledge and agree that your issuing credit union and MasterCard may share and use data regarding you, your personnel, and such Card usage with each other and with third parties, such as Merchants and service providers, to operate the Program and for internal operational purposes, including, but not limited to, sending you and your personnel e-mails regarding the Program.

Merchant Offers: Merchants that are participating in the Program ("Merchant(s)") may provide offers for rebates on purchases of goods or services ("Offers") at participating Merchant locations for Cards. The amount of any rebate and other terms and conditions applicable to a rebate will be determined by the Merchant, and are subject to change at any time and without notice. Please refer to any disclosures provided by your issuing credit union and the Program Web Site for any details on any Offer terms and conditions. Offers may be redeemed only at participating Merchant locations. See the Program Web Site or call 1-800-251-3448 for the latest information on available Offers. Certain issuers may restrict your access: (i) to the ability to make purchases from certain Merchants; (ii) to certain Offers; or (iii) to certain elements of the Program for other purposes. Please refer to the Offer details provided by your issuing credit union, the Program Web Site, and/or the Offer details below, or call 1-800-251-3448 for the latest information on available offers.

Offer Acceptance: When you purchase goods or services using a Card from a participating Merchant location in the United States, you will receive a rebate on your purchase, subject to any terms and conditions of the Offer and provided that the purchase transaction: (a) originated in the United States, (b) all authorization, settlement and clearance is through the MasterCard Global Clearance and Processing System, and (c) is not a PIN-based transaction. The rebate will not appear on your receipt at the point of sale. The form of the rebate may be a credit to your Card account or the rebate may be in another form, as determined by the Issuer. If a rebate is credited to your Card account, please note that it might not appear on the same statement as the related purchase. There may be a delay of up to one statement cycle in crediting a rebate.