

Family Savings Credit Union – Cash Rewards Credit Card Program

1.0 Cash Rewards Credit Card Program Terms and Conditions

The Family Savings Credit Union (“FSCU”) Cash Rewards Credit Card Program (“Rewards Program”) is operated and managed by Family Savings Credit Union. The following Terms and Conditions of the Rewards Program apply to the Primary Credit Card Account Holder, which includes joint owners, of the FSCU Credit Card and their authorized users on the credit card.

2.0 Family Savings Credit Union Rewards Program Agreement

By participating in the Rewards Program, You agree to be bound by this Rewards Agreement and the Credit Card Agreement that you received with your card. Family Savings Credit Union may from time to time update this Rewards Agreement which will be posted to our website. It is your responsibility to review the Rewards Agreement for such changes.

Under this program, you earn Cash Rewards every time you make a qualifying purchase with your Family Savings Credit Union Credit Card.

3.0 Eligibility

To participate in this Rewards Program, your account(s) must be in good standing. FSCU reserves the right to determine in FSCU’s sole discretion whether you are eligible for participation in this Rewards Program. Your account(s) are considered to be in good standing unless the Cash Rewards are forfeited as described in the Forfeiture of Cash Rewards section 5.5 below.

4.0 Enrollment

For Consumer and Business Card Accounts, your credit card is automatically enrolled in the Rewards Program.

- For Consumer Credit Cards, the Rewards Program will be established in the name of the primary cardholder.
- For Business Credit Cards, the Rewards Program will be established in the name of the business and all associated Credit Cards will be enrolled in the business’s designated Cash Rewards account.

You may not opt out of the Cash Rewards Program.

5.0 Cash Rewards

5.1 Earning Cash Rewards/Qualified Purchases

You will earn a base cash back of 1% on new Qualifying Purchases on your credit card, if your account(s) are in good standing. You may be eligible for bonus cash back, subject to the terms and conditions of this agreement and any applicable promotions. There is no limit to the number of Cash Rewards you can earn. Cash Rewards are only earned for purchases at merchants who accept the FSCU credit card.

5.2 Earning Limitations

Your Cash Rewards balance will be reduced by (a) any returns or credits, (b) any Qualifying Purchase which becomes the subject of a chargeback or other dispute unless and until final resolution of the dispute results are applied to your credit card, (c) transactions made with a lost, canceled, stolen, or fraudulent credit card, and (d) forfeitures resulting from credit card closure or other conditions as noted below. In such events, these transactions will be deemed as negative

Cash Rewards. If your Cash Rewards account is reduced by negative Cash Rewards and you received a redemption of the Cash Rewards, based on such reduction, you were not entitled to receive, FSCU has the right to withhold that applicable amount of your subsequent Cash Rewards earned in order to cover the amount(s) of such redemption of the Cash Rewards.

Cash Rewards have no cash value, except for the cash back redemption described below. Cash Rewards cannot be transferred, sold, attached, gifted, pledged or bartered under any circumstance, including disability, death, or in connection with domestic relations or other legal dispute. Redemption rights may be suspended if there is a dispute between you and FSCU or between you and an authorized user or joint owner with respect to the account or Cash Rewards. Cash Rewards may not be applied to your account to produce a credit balance.

You are not entitled to compensation from FSCU or any other entity when your Cash Rewards expire or are forfeited for any reason, as outlined below.

5.3 Redeeming Cash Rewards

Your Cash Rewards will be automatically redeemed and deposited to your primary share account on November 1st, if your account is in good standing. You may not request an early payout of Cash Rewards at any time. You may not request a Cash Rewards payout into an account other than the account holder's primary share account. You may review your Cash Reward balance on your monthly statement effective on the billing date.

5.4 Additional Bonus Cash Rewards

Additional Bonus Cash Rewards may be offered from time to time on a limited basis and at FSCU's sole discretion. If rewards are based upon a category of transactions (i.e., gas purchases), the merchant category code provided by the merchant at the time of posting will be the sole factor used to determine the category and any Cash Rewards earned.

5.5 Forfeiture of Cash Rewards

Cash Rewards will be forfeited if (1) you file for bankruptcy, or (2) you have at any time caused a loss to FSCU, or (3) you close your credit card account, or (4) any account becomes delinquent for more than 60 days, or (5) you fail to comply with this or other agreements to FSCU, or (6) we believe that you have engaged in fraudulent activity related to your account, or (7) you engage in prohibited scenarios as described in the Eligibility section.

If your account(s) is more than 60 days delinquent, you will not earn Cash Rewards for new qualified purchases or promotions during the period of delinquency and any earned Cash Rewards will be forfeited.

5.6 Expiration of Cash Rewards

Cash Rewards have no expiration.

5.7 Non-Transferable

Cash Rewards are non-transferable. Under limited circumstances and at the sole discretion of FSCU, rewards may be transferred to another account and titled exactly as the account that originally earned the Cash Rewards.

6.0 Member Service/Error Resolution

If you have questions regarding your Cash Rewards, call 888.311.3728. If you believe there has been an error, you must report such error to FSCU promptly and within 60 days after the date of the Qualifying Purchase or any subsequent adjustment. FSCU is not liable for any error after that time period. Cash Reward errors are not billing errors under your Account Agreement or Card Agreement.

7.0 Taxes

Earning Cash Rewards and redemption of Cash Rewards may be subject to income and/or other taxes. Any applicable federal, state or local tax obligations related to your participation in this Cash Rewards Program are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences.

8.0 Disqualifications

FSCU reserves the right to review your account for compliance with this Cash Rewards Agreement. In the event that there are discrepancies, the awarding of Cash Rewards and the redemption of Cash Rewards may be delayed until such discrepancies are resolved. FSCU reserves the right to disqualify you from participation in the Cash Rewards Program and close your account(s) if, in FSCU's sole judgement, your account is not in good standing, you have provided false information, or you have violated any of the terms and conditions of this Cash Rewards Agreement, including but not limited to fraud. Such disqualifications may be temporary or permanent and may result in the forfeiture of any accumulated Cash Rewards. FSCU reserves the sole discretion to interpret and apply this agreement.

9.0 Changes

FSCU may, from time to time and in FSCU's sole discretion, amend, delete or add to the terms of this Cash Rewards Agreement and may change or limit any aspect of the Cash Rewards Program and its restrictions, benefits or features, in whole or in part. Such changes may be retroactive as allowed by applicable law. Changes may include, but not limited to, the amount of rewards or purchases required to earn Cash Rewards, the type of transactions which qualify for Cash Rewards, the type and/or value of Cash Rewards, or the availability of Cash Rewards. Your accumulation of Cash Rewards does not give you any vested rights and you may not rely upon the continued availability of any Cash Rewards. FSCU will post any such changes to the Cash Rewards Agreement on our website and it is your responsibility to review the Cash Rewards Agreement for any such changes.

10.0 Termination

FSCU reserves the right to suspend or terminate the Cash Rewards and this agreement at any time. If the Cash Rewards program is terminated, you will be notified of the date of the termination.