



## Cash Rewards Visa Signature<sup>®</sup> Credit Card Cash Rewards Credit Card *Additional Terms and Conditions*

These additional Terms and Conditions govern the First U.S. Cash Rewards Visa Signature<sup>®</sup> Credit Card and First U.S. Cash Rewards Credit Card program (the “Program”). The Program is offered by and administered by First U.S. Community Credit Union. Your First U.S. Cash Rewards Visa Signature<sup>®</sup> Credit Card or Cash Rewards Credit Card account (the “Account”) is automatically enrolled in the Program and is subject to the Cash Rewards Disclosure Statement and Agreement, the Terms and Conditions Applicable to Visa Credit Card Accounts, as well as these Terms and Conditions (the “Agreement”), unless and until we notify you otherwise. The Agreement constitutes the entire agreement between you and us pertaining to the Program. Use of your Account constitutes your acceptance of the Agreement.

### **WHAT ARE CASH REWARDS?**

Cash Rewards is the percentage of each purchase you earn when you make Eligible Purchases with your Account. The Cash Rewards that you earn in a given month will be automatically deposited into your savings account on the first day of the following month.

### **HOW MUCH CASH REWARDS DO I EARN?**

You will earn up to 3% Cash Rewards on all Eligible Purchases made in a given month, as described below:

- 1% on Eligible Purchase balances under \$2,500
- Then, 1.5% on Eligible Purchase balances between \$2,500 and \$4,999
- 2% on Eligible Purchase balances between \$5,000 and \$7,499
- 3% on Eligible Purchase balances between \$7,500 and \$14,999
- 1% on Eligible Purchase balances of \$15,000 or more with no cap

For example, Eligible Purchases totaling \$8,000 in a given month would earn:

- 1% on the first \$2,500
- 1.5% on the next \$2,500
- 2% on the next \$2,500
- And 3% on the next \$500

### **WHAT ARE ELIGIBLE PURCHASES?**

- “Eligible Purchases” are the Purchases that post to your Account, less any Purchase credits, returns or other adjustments that are not payments even after you have been paid rewards for the original purchase.
- Eligible Purchases are for personal, family or household use.
- Eligible Purchases do not include Balance Transfers, Cash Advances (including Convenience Checks), ATM Cash Disbursements, Money Transfers, Truck Stop Transactions, Gaming Transactions, Tax Payments, Fees or Interest Charges, purchases of Traveler’s Checks or Reloading of Prepaid Cards and purchases of other cash equivalents, even if used to purchase goods or services.
- Transactions that are not Eligible Purchases do not earn any Cash Rewards.

### **DOES IT MATTER WHERE OR HOW I MAKE PURCHASES WITH MY ACCOUNT?**

No. There are no specific purchase categories associated with this Program. You may use your card anywhere Visa is accepted, for Eligible Purchases for personal, family or household use.

### **IS THERE ANY LIMIT TO THE AMOUNT OF CASH REWARDS I CAN EARN?**

No, As long as your account is open and in good standing and you are not negative on any First U.S. savings, checking or other deposit account or delinquent 30 or more days on any First U.S. Visa or loan as of the last day of the month, you will earn Cash Rewards on all of your Eligible Purchases.

### **HOW DO I KNOW HOW MUCH CASH REWARDS I HAVE EARNED?**

Your Cash Rewards earnings and balance will be included on your monthly Visa statement. However, appearance on your Visa statement does not guarantee future payment.

### **HOW DO I REDEEM MY CASH REWARDS?**

- As long as your Account is open and in good standing and you are not negative on any First U.S. savings, checking or other deposit account or delinquent 30 or more days on any First U.S. Visa or loan as of the last day of the month, the Cash Rewards you have earned for the month will be automatically deposited into your First U.S. savings account on the first day of the following month.
- Any Cash Rewards earned is not your property until it is deposited into your account and is subject to forfeiture in accordance with the Agreement.

### **WHAT HAPPENS TO MY CASH REWARDS IF MY ACCOUNT BECOMES DELINQUENT?**

If your Account is not in good standing (for example, if your Account is delinquent), you are otherwise in violation of the Agreement, or you are negative on any First U.S. savings, checking or other deposit account or delinquent 30 or more days on any First U.S. Visa or loan as of the last day of the month, you will not receive any Cash Rewards deposited to your account.

### **WHAT HAPPENS TO MY CASH REWARDS IF I CLOSE MY ACCOUNT?**

If your Account is open and in good standing, and you elect to voluntarily close your Account, any Cash Rewards earned in the month during which your account was closed will be forfeited.

### **CAN YOU CHANGE THESE TERMS AND CONDITIONS, TERMINATE THIS PROGRAM, OR DENY MY PARTICIPATION IN THIS PROGRAM?**

- Yes. We reserve the right to terminate this Program or to change, delete from, or add to these Terms and Conditions. We will notify you of any changes to the Program, and will provide you with 45 days' notice of any changes as required by law.
- We may deny your ability to participate in the Program at any time and for any reason, including without limitation, suspected fraud, negative savings or checking account and/or delinquent Visa or loan, abuse of the credit card rewards program, or violation of the Agreement. If your ability to participate in the Program is denied, any unpaid Cash Rewards will be forfeited.

### **WHAT LAWS GOVERN THESE TERMS AND CONDITIONS?**

The laws of California govern these Terms and Conditions. Program void where prohibited by law.

### **IF I HAVE A QUESTION ABOUT THE PROGRAM, WHO SHOULD I CONTACT?**

For questions regarding the Program, please call the Credit Union at (916) 576-5700 or (800) 556-6768.