



## VISA PLATINUM CASHBACK REWARD CREDIT CARD AGREEMENT AND DISCLOSURE

These rules govern your participation in Team One Credit Union's Visa Platinum Credit Card Cash Back Rewards Program (also referred to as the "Program"). Your participation in this program enables you to earn cash back rewards that will be deposited directly into your Team One Credit Union account. "We," "us," and "ours" means or refers to this Credit Union. "Cardholder" means an individual who has requested and/or received a Visa Platinum Cash Back Credit Card (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. We issue and administer all Cards. Your rewards can be found by accessing your account via online or mobile banking, on your monthly statement or by contacting us at 888-288-3261. We manage and administer the Program. These Rules and Card transactions are also subject to other agreements you were provided (for example, VISA Platinum Agreement and Disclosure).

### GENERAL

1. The program is offered at the sole discretion of Team One Credit Union. We reserve the right to change these Rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding cash back rewards, or change redemption of outstanding rewards. We do not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Visa Platinum Agreement and Disclosure.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules, we, at our sole discretion, reserve the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of cash back rewards earned or paid.
5. The Program is void where prohibited by law.
6. We reserve the right to alter the Program and policies and will be the final authority on cash back rewards credits and award qualifications.

### EARNING CASH BACK REWARDS

1. Cardholders will earn 1% cash back rewards for "Net Purchases" made by you and/or any Authorized User(s) of the Card. "Net Purchases" means the sum of your eligible purchase transactions minus any credits from returns and/or adjustments. Visa Platinum Cash Back Credit Card rewards are rounded down to the nearest cent (\$.01).
2. Transactions excluded from cash back rewards calculation include the following: (a) cash advances, ATM

withdrawals, convenience checks, balance transfers, and any PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to the Card account, including late fees and finance charges as outlined in the applicable Visa Platinum Agreement and Disclosure; or (c) tax payments or any unauthorized charges or transactions.

3. Cash back rewards may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed, suspended, part of any bankruptcy, or past due 30 days or more. If the account is closed by either you or us for any reason or 30 days or more past due, all cash back rewards that have been accumulated but unused will be forfeited immediately.
4. Cash back rewards accrual will begin upon activation of your Card.
5. Cash back rewards earned will be credited on a daily basis, and will be displayed on the monthly statement.
6. Cash back rewards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.
7. Cash accrual is not transferrable to other programs. Visa Cash Back Platinum Card is not associated with any other credit card or rewards offered by Team One.

### REDEEMING CASH BACK REWARDS

1. "Net Purchase" Cash Back redemptions will be automatically deposited into your Team One Credit Union account at the beginning of every quarter (January 1<sup>st</sup>, April 1<sup>st</sup>, July 1<sup>st</sup> and October 1<sup>st</sup>)

### RELEASE OF ANY LIABILITY:

You (and any other beneficiary of the Program) agree that Team One will not be liable for, and you release, discharge, and hold us, or anyone acting on our behalf, harmless from any and all claims of any sort, type, kind, or nature that you may have against us, arising out of or in any way relating to your participation in the Program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards or any person not under our direction supervision and control.

We are not responsible for inaccuracies in cash accrual due to computer errors, late or incorrect data submissions or any loss incurred that may arise in connection with the use of these services. We are not responsible for the performance by any merchant, service provider or common carrier.