

Cash Back Visa Terms and Conditions

I. Description of the Program

- a) Cash Back Visa (Program) is a service provided by Rivermark Community Credit Union (Rivermark).
- b) "Program" or "Cash Back Visa" means the program that allows cardholder to earn and redeem points for cash back.
- c) "Master account" means the account that tracks points earned by the cardholder.
- d) Participation in the program is exclusive to those who have a current Cash Back Visa or Business Cash Back Visa credit card issued by Rivermark (Card). The owners of these Cards are defined as "cardholder" and collectively as "cardholders".
- e) Rivermark reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud or any violation of the program's terms and conditions. Rivermark may make such a determination at its sole discretion.
- f) The program is void where prohibited by federal, state or local law.
- g) Rivermark is not responsible for typographical errors and/or omissions in any program document.
- h) Rivermark reserves the right to change the terms and conditions as well as the points required for a benefit within the Program. At Rivermark's option, the Program or redemption of points within the Program may be restricted, limited, expired or canceled at any time without prior notice.
- i) Rivermark reserves the right to temporarily prohibit you from earning points or redeeming points you've already earned if you don't make the minimum monthly payment on your Cash Back Visa credit card account(s) within 30 days of the due date. You can begin earning and using points after your account(s) become current.
- j) Rivermark reserves the right to change the terms and conditions as well as the points required for a reward within the Program. At Rivermark's option, the Program or redemption of points within the Program may be restricted, limited, expired or canceled at any time without prior notice.
- k) Rivermark's privacy policy is available on Rivermark's website.

II. Earning Points

- a) Cash Back Visa credit cardholders will earn 1.5% cash back for signature-based purchase transactions made using the Cash Back Visa credit card (which is equivalent to 1.5 points earned per dollar spent).
- b) Business Cash Back Visa credit cardholders will earn 1% points for signature-based purchase transactions made using the Business credit card (which is equivalent to 1 point earned per dollar spent).
- c) Points earned are rounded to the nearest whole number.
- d) Points accumulated for other banking relationships, products or services are determined at Rivermark's sole discretion.
- e) Points are based on retail purchase transaction volume charged to the Cash Back Visa credit card by the cardholder. Purchases are rounded to the nearest whole dollar and are subject to verification. If a transaction is subject to a billing dispute, the value of the transaction may be deducted from the total during the dispute period. If the transaction is reinstated, points will be reinstated.
- f) Points are tracked and redeemable on a first-in, first-out basis. Points will expire five (5) years from the date of issuance for consumer cards and two (2) years for business cards. There are no caps to the number of points that a cardholder may earn.
- g) Each card holder's Cash Back Visa credit card(s) will be linked to a master account maintained by Rivermark. This master account will track the points that each cardholder has accrued. If any Cash Back Visa credit card(s) linked to the master account becomes closed and/or removed, then the applicable points for that card will be

removed from the master account and forfeited. If all Cash Back Visa credit card(s) linked to the master account are closed and/or removed, the master account will be closed and earned points are forfeited.

- h) Rivermark reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- i) Points accrued are rewarded only to the cardholders with a borrower relationship. Points earned by an Authorized User or Guarantor will accrue to the Primary borrower's master account.
- j) Rivermark shall have no liability for disagreements between cardholders regarding points.
- k) Rivermark's decisions regarding cash back credit discrepancies shall be final.
- l) Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).

III. Redeeming Points

- a) To redeem points, log in to Rivermark's online or mobile banking system or contact Member Services at 800.452.8502.
- b) To be eligible to redeem points, the card holder's account(s) must be open (meaning not voluntarily or involuntarily closed, canceled or terminated for any reason) and the Cash Back Visa credit card must not have any other status preventing authorizations.
- c) Points are deducted from the card holder's points balance as soon as they are redeemed.
- d) Cardholders have the option of redeeming points for the following:
 - 1. Donation to the Rivermark Community Fund
 - 2. Credit to the card holder's Rivermark deposit accounts
 - 3. Make a payment to the card holder's Rivermark credit card account
- e) Cash back redemptions will be credited to the card holder's account within 1-3 business days after the redemption date. No cancellations or refunds are available.
- f) Points may only be redeemed by the master account holder.
- g) The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax professional concerning tax issues.
- h) Redemptions may be made in any amount. Rivermark reserves the right to implement a minimum redemption amount at its sole discretion and without prior notice.
- i) Points cannot be combined with any other reward program.
- j) A master account may have a negative point balance if there are more returns or refunds than points earned from purchases or bonuses. Once there is a negative balance, the master account must be brought current within 30 days.

Rivermark reserves the right to take any action required to bring the master account current by converting the negative point balance into a cash value to be debited from your deposit accounts or charged to the Cash Back Visa credit card.

IV. Contact Information

- a) Log in to Rivermark's online or mobile banking system or live chat for Cash Back Visa balance information.
- b) To contact Rivermark, please call: 800.452.8502
- c) For details on Rivermark's Cash Back Visa program visit rivermarkcu.org