

## **Cash Back Rewards: Program Rules**

1. A qualifying Cash Back purchase (“Qualifying Cash Back Transaction”) shall mean: (i) a transaction that is charged to an eligible credit card account covered by the Program (“Account”), and (ii) a transaction that appears on Your statement during the Program period. Cash Back deducts for any returns or credits to your account. Cash Back is not earned for finance charges, fees, cash advances, balance transfers, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your Account.
2. Cash Back redemption will be a credit to Your SCCU checking or savings account. Cash Back cannot be redeemed if your account is in default.
3. Cash Back cannot be used with any other offer, promotion or discount; or, earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified.
4. Your SCCU credit card statement will normally include your cash back redemption amount, subject to adjustment as provided for in these Rules.
5. Cash Back will have no expiration date but you forfeit any Cash Back in your Account if your Account is closed for any reason or your Account is not in good standing. In the case of forfeiture under these Rules, the Cash Back will be used by SCCU to set-off against the monies owed under your Account.
6. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your cash back redemption is processed. SCCU reserves the right to suspend Your participation in the Program until the Account is in good standing. SCCU reserves the right to disqualify cardholders who have violated the terms, conditions or rules associated with the Cash Back Rewards Program. Account closure or suspension will result in any remaining Cash Back Rewards being forfeited.
7. Despite the Program’s best efforts to ensure accuracy, printing and website errors may occasionally occur. SCCU reserves the right to correct such errors at any time.
8. The Program may be modified, suspended or cancelled, and the redemption value already accumulated may be changed at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect cash back accrual, such as establishing an expiration date. Contact SCCU for details on any current promotions affecting cash back accrual or redemption options. Cash Back may be forfeited

due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

10. You agree to hold SCCU harmless if SCCU fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redeeming Your Cash Back.
11. SCCU reserves the right to alter, change or terminate this Cash Back program at any time without notice.
12. SCCU shall resolve all questions of what constitutes a Qualifying Cash Back Transaction. All such resolutions or determinations by SCCU are final. The use of Your Account following receipt of these Rules will indicate Your agreement to these Rules.
13. Unless otherwise indicated, all Cash Back Program Rules apply.
14. A Qualifying Cash Back Transaction shall mean: 1) a purchase transaction made with Your Account; 2) a transaction that takes place at Retail locations (“In-store Purchases”) or through eligible links to Retailer websites (“Online Purchases”).
15. Cash Back for qualifying In-store Purchases are typically awarded within thirty (30) days of transaction posting; Cash Back for Online Purchases is also typically awarded within thirty (30) days of transaction posting.
16. Once awarded, Cash Back is automatically added to Your cash back redemption balance and subject to the Program Rules and redemption option(s). Cash back redemption will be a credit to Your SCCU checking or savings account.
17. Partial redemption will be available for the Cash Back Reward Program for members who close out their Account prior to month end. The Account must be in good standing at the time of redemption. An Account will not be in good standing if you have failed to make any minimum payment due or your Account is otherwise in default
18. Please contact SCCU if You do not receive Your cash back for a Qualifying Transaction within thirty (30) days. Any ability to claim non-receipt of cash back for a Qualifying Transaction is considered waived by You if not received by SCCU within ninety (90) days.