

# Business Cash Back Visa Credit Card Cash Back Rewards Program Disclosure

These terms govern your participation in MSU Federal Credit Union's Business Cash Back Visa 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 MSU Federal Credit Union account. "We," "us," and "ours" means or refers to this Credit Union. "Cardholder," "you," and "your" means an individual who has requested and/or received a Business Cash Back Visa Credit Card (also referred to as a "Card") and/or an entity responsible for the Visa Credit Card loan. By using or accepting a Card, you (as a cardholder) agree to these terms and any changes, additions, or deletions to them. We issue and administer all Cards. Your rewards can be found by accessing your account online or by contacting us at 800-678-4968. Hours of operation are Monday through Friday 7:00 a.m. to 9:00 p.m. EST and Saturday from 9:00 a.m. to 3:00 p.m. EST. We manage and administer the Program. These terms and Card transactions are also subject to other agreements you may have with us (for example, cardholder agreements).

## General

1. The program is offered at the sole discretion of MSU Federal Credit Union. We reserve the right to change these terms at any time, for any reason, and without notice. 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 for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable cardholder agreements and fee schedules.
3. In the event of cardholder fraud, abuse of the program privileges, or violation of the terms, 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 redeemed.
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 for every one U.S. dollar (\$1) in eligible net purchases made on their Business Cash Back Visa Credit Cards, rounded to the nearest whole dollar.
2. "Net purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from cash back rewards calculation include: (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 interest charges as outlined in the applicable cardholder agreement; (c) tax payments or any unauthorized charges or transactions.
4. Negative cash back rewards will post on a statement if returns or credits exceed purchases.
5. Cash back rewards may be earned only if the applicable account is in good standing. An account is not in good standing if closed or suspended. If the account is closed by either you or us for any reason, all cash back rewards that have been accumulated but are unused will be forfeited immediately.
6. Cash back rewards accrual will begin upon activation of your card.
7. The amount of cash back rewards a cardholder can earn in a calendar year is unlimited.
8. Cash back rewards earned will be credited on a daily basis and will be displayed on the monthly statement.
9. Cash back rewards do not expire. 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.

## Redeeming Cash Back Rewards

1. Visit our ComputerLine or mobile app, contact our Call Center at 800-678-4968, or visit any branch for all redemption inquiries and to redeem your cash back rewards.
2. To redeem your cash back, select the account where it will be deposited and the amount. You can redeem your cash back rewards at any time, in any amount. Cash redemptions will be credited to your MSU Federal Credit Union account within one business day of a redemption request.
3. The entity responsible for the Visa Credit Card loan may elect to restrict the method for redeeming cash back rewards.