

Important Information About This Program and Agreement

This agreement supplements your Member Cash Rewards Card Agreement and describes how the rewards program works. If any term in this Agreement conflicts with the Card Agreement, the Card Agreement will control.

- Golden 1 Credit Union ("Golden 1" or "we") may make changes to the rewards program and the terms of this agreement at any time with a minimum of 45 days' advance notice in writing. For example, we may:
 - a. Add new terms or remove terms
 - b. Change how you earn rewards
 - c. Change what type of rewards we offer
 - d. Change or limit the amount of rewards you can earn
 - e. Cancel the program
- Golden 1 is not responsible for replacing lost, stolen or damaged items purchased with your card, including certificates, tickets, or gift cards, or for a merchant's failure to honor them.
- Golden 1 is not responsible for any disputes you may have with any authorized user(s) on your card account.
- We may send communications about this program to you at any mailing or email address retained in our records or through our online banking services if you have enrolled in online banking. You should contact us immediately about any changes to your contact information. Golden 1 reserves the right to change or discontinue this program and its benefits and features at any time in our sole discretion.

Cash Rewards

- You will earn cash rewards on net qualifying purchases (less credits, returns, and adjustments) for each \$1 spent using your Member Cash Rewards card. Rewards are available on purchases processed under select Merchant Category Codes (MCC).
- A 3% cash reward is offered on net qualified purchases from eligible gas service stations (MCC 5541) and automated fuel dispensers (MCC 5542) on up to \$5,000 in purchases annually, then 1% thereafter.
- A 3% cash reward is offered on net qualified purchases at grocery stores and supermarkets (MCC 5411) and restaurants (MCC 5812). This reward does not apply to purchases made at wholesale warehouse clubs or quick service fast food restaurants.
- All other net qualified eligible purchases will receive a 1% cash reward for each \$1 spent.
- Purchases processed through third-party payment accounts (such as PayPal or Venmo), online or mobile wallets, or similar technology will not qualify for a reward if the technology is not set up to process the purchase in an eligible merchant category.

How You Earn Rewards

- You will earn rewards on purchases of goods and services, less any returns or refunds ("purchases") made with an active card by you or an authorized user of your account.

- The following transaction types do not earn rewards:
 - a. Balance transfers
 - b. Cash advances
 - c. Purchase of travelers checks, foreign currency, cashier's checks or money orders, wire transfers, or similar cash-like transactions
 - d. Lottery tickets, casino gaming, sports wagers, or similar gambling transactions
 - e. Usage of convenience checks tied to your card account
 - f. Interest accrued on your card balances
 - g. Unauthorized or fraudulent charges
 - h. Fees of any kind

Rewards Categories

Merchants who accept Visa credit cards are assigned an MCC that is determined by the merchant or its processor in accordance with Visa procedures based on the types of goods or services the merchant primarily sells. We use those MCCs for the purpose of extending rewards offers to you.

Please note:

- Every effort is made to include relevant MCCs in each rewards category. However, some merchants may not have a merchant code set up for some items they sell. When this happens, purchases with that merchant will not qualify for the rewards offered on purchases in that category.
- Purchases made on your account with a merchant that uses third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify for rewards if that technology is not set up to process purchases in an eligible rewards category.
- To earn a 3% reward on purchases made from online or other retailers, the retail merchant must be set up for purchases

How Rewards Are Provided

- All rewards will be automatically credited to your Golden 1 share account by the end of each month and after the close of the card account's monthly billing cycle.
- To receive a reward, you must maintain a Golden 1 share account with the required \$1 minimum balance.

When Rewards May Be Prohibited or Forfeited

- Rewards are only calculated for accounts that are not in bankruptcy status, have not been closed or frozen, and have no amount that has been charged-off.
- We may temporarily prohibit you from earning rewards if:
 - You do not make the minimum payment on your account within 30 days of the due date.
 - We have reason to suspect you engaged in fraudulent activity using your card account.
- If your card account is in default, all accumulated rewards will be forfeited.
- Card accounts closed prior to the monthly closing statement date forfeit all unpaid rewards earned during the prior period.