

REWARDS PROGRAM - TERMS AND CONDITIONS

The Rewards Program (the “Program”) is offered in connection with Patriot Federal Credit Union (“Patriot”)’s Cash Back Rewards VISA®Credit Card (the “Card Account”) for its Cardholders, and in conjunction with their Patriot Federal Credit Union Membership Account. The Program allows you, the Cardholder (the Borrower and any Co-borrower), to earn 1.5% cash rewards on the amount spent on eligible purchases in accordance with and subject to the following Terms and Conditions (“Terms”). Please keep a copy of these Terms for your records.

- 1. REWARDS ON PURCHASES:** You can earn Rewards (“Rewards”) on the net amount of eligible purchases that appear on your Card Account billing statement. Transactions that are not eligible for Rewards under this program include, but are not limited to, the following: Balance transfers, cash advances, ATM transactions, convenience checks, disputed or unauthorized purchases/fraudulent transactions, credits, purchase of Travelers Cheques, gift cards, quasi-cash and any other cash equivalent transactions, account fees, fee reversals, dividends posted by Patriot, overdraft transfers, unauthorized charges, merchant returns, and refunds or other credit adjustments. Rewards are calculated by Patriot at the end of each billing cycle, for your Card Account, by first taking the total dollar amount of all eligible purchases made during that billing cycle and then subtracting any refunds or returns that are posted during that timeframe. That total is the net amount of eligible purchases. Patriot then calculates Rewards based upon that net amount. As an example, a Cardholder who has \$250 of eligible purchases and \$50 of purchase returns during a billing cycle ($\$250 - \$50 = \$200$ net amount) may qualify for \$3 in Rewards (1.5% of the \$200 net amount). Patriot reserves the right, in its sole discretion, to determine what transactions qualify as eligible purchases, and to determine the amount of Rewards earned and to make adjustments to the amount of the Reward.
- 2. CASH BACK REWARDS:** Rewards are automatically deposited into the primary member’s prime share account on the 1st day of each month. There are no minimum or maximum Rewards earned. You, the Cardholder, are solely responsible for any tax consequences that may be associated with your Rewards. Please consult with your tax advisor, as Patriot does not provide tax advice.
- 3. NO EXPIRATION:** Your Rewards will not expire. They may, however, be suspended, restricted, or forfeited in accordance with these Terms.
- 4. RIGHT TO CHANGE TERMS:** Patriot may revise these Terms at any time, up to and including termination of the Program, without providing you with advance notice of such revision. This includes the determination of what kinds of transactions are included as eligible purchases. Any changes to the Terms will be posted to <https://www.patriotfcu.org/borrowing/credit-cards/>
- 5. RESTRICTIONS:** Rewards may be earned and are redeemable only when your Card Account is open and current, meaning that you are not past due making a payment. Patriot reserves the right to determine, in its sole discretion, whether the Card Account meets all qualifications for earning and redeeming Rewards, and also reserves the right to prohibit any Cardholder from participating in the Program. Patriot may suspend and/or cancel a Cardholder’s participation in the Program, including forfeiture of any Rewards, if Patriot determines that Cardholder has acted in any manner that reflects suspicious or fraudulent activity, or that in any way is abusive of the Program. Rewards that are forfeited, for any reason, may not be reinstated, and you are not entitled to compensation for any forfeited, suspended, or restricted Rewards. Patriot will not notify you of any forfeiture of Rewards. Patriot’s decision not to enforce any rights it has under these Terms does not waive its right to enforce them at a later time.
- 6. PURCHASE RETURNS AND REWARDS ADJUSTMENTS:** Returning a purchased item, disputing a merchant charge, or receiving a refunded purchase amount may result in a credit being applied to your Card Account. This could reduce or eliminate any accumulated Rewards.
- 7. CLOSURE OF CARD ACCOUNT:** If your Card Account is closed for any reason, any Rewards accrued and not paid will be forfeited.
- 8. GOVERNING LAW:** The laws of the Commonwealth of Pennsylvania shall govern all aspects of this Program, including these Terms. This Program and any Rewards are void where prohibited by federal, state, or local law. Patriot has no obligations in regard to this Program other than those stated in these Terms.
- 9. PATRIOT AGREEMENTS:** These Terms and this Program do not alter any other agreement that you have with Patriot. Your Patriot Agreements and Disclosures for your Patriot Membership Account and your Card Account Consumer Credit Card Agreement (together, “Agreements”) will both continue to apply, and any conflict between those Agreements and these Terms shall be resolved in favor of those Agreements for any matter that pertains to your Patriot Membership Account and/or your Card Account.