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CREDIT
CARD
REWARDS
PROGRAM
TERMS
AND
CONDITIONS



VISA REWARDS

DESCRIPTION OF THE PROGRAM

- a. The rewards program ("Program") is a service provided and managed by Meridian Trust Federal Credit Union ("MTFCU")
- b. Participation in the Program is exclusive to those who have a current credit card issued by MTFCU ("Rewards Card"). These individuals are defined as ("Cardholders" or "you").
- c. MTFCU reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Cash Back for abuse, fraud, or any violation of the Program terms and conditions. MTFCU may make such a determination in its sole discretion.
- d. Rewards will be based on purchases and calculated as 1% cash back, and credited to the Cardholder(s)'s account with MTFCU
- e. The rewards program is void where prohibited by federal, state, or local law.
- f. MTFCU is not responsible for typographical errors and/or omissions in any Program document.
- g. MTFCU reserves the right to change the terms and conditions as well as the Cash Back required for a reward within the rewards Program. At MTFCU's option, redemption of Cash Back may be restricted, limited, expired or canceled at any time without prior notice.
- h. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
- i. MTFCU's Privacy Policy is available at <https://mymeridiantrust.com/privacy-policy/>
- j. MTFCU, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchant ability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless MTFCU, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third-party.

EARNING CASH BACK

- a. Cardholders will earn ("Cash back") for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions").
- b. Cash back will be accumulated at the rate of:

1. Cardholders earn 1% cash back for every \$1 spent on eligible net purchases.
2. Cash back can be accumulated for other banking relationships, products or services are determined at the sole discretion of MTFCU.
- c. Cash back earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- d. In the event of fraud, abuse of program privileges or violation of the Program rules (including any attempt to sell, exchange or transfer cash back), MTFCU reserves the right to cancel the cardholder's membership in the Program.
- e. If more than one PAN (16 digit #) card has been issued for the same credit card account, the cash back earned from each PAN will automatically be pooled together into one available point balance.
- f. Points may not be combined with any other loyalty/frequency reward program that is not managed by MTFCU.
- g. MTFCU reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- h. Cash back is 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).
- i. Cash back is tracked and redeemable on a first-in, first-out basis, and cash back value does not expire.
- j. There could be a redemption grace period after an account is closed where state or local laws require it.
- k. MTFCU reserves the right to adjust cash back where necessary to correct any errors or omissions in processing or posting to your account.
- l. MTFCU shall have no liability for disagreements between Cardholders regarding cash back. MTFCU's decisions regarding cash back discrepancies shall be final.

REDEEMING EARNED CASH BACK

- a. To redeem cash back, visit online banking and select My Meridian Rewards from the menu. All contact information is listed at the bottom of these Terms and Conditions.
- b. To be eligible to redeem cash back, the Cardholder's deposit account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
- c. Cash back is deducted from the Cardholder's cash back balance as soon as it is redeemed. Redemption is made directly into a MTFCU deposit account the card holder selects at time of redemption. Redemptions are final and may not be canceled or refunded. MTFCU reserves the right to adjust cash back where necessary to correct any errors or omissions in processing.
- d. Only active cardholders may redeem cash back.
- e. The Cardholder agrees to release the MTFCU, and their vendors, successors, assigns, and agents from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with

a reward or use of rewards while participating in this Program MTFCU shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.

- f. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

CASH BACK REWARDS

- a. The cash back reward(s) will appear as a deposit in the Cardholder's designated Checking or Savings Account.
- b. Cash back rewards may be redeemed at a minimum of \$25 per redemption.
- c. Cash back deposits to Checking or Savings will appear in the Cardholder's checking or savings account immediately upon completion of the redemption.
- d. Cash back reward(s) cannot be applied directly toward the payment amount owed on a Cardholder's Reward Card.

PARTICIPANT ACCESS & CONTACT INFORMATION

- a. For questions, concerns or complaints, please contact MTFCU's contact service center at 307-635-7878. You should expect a resolution to all inquiries within 2 business days. Should a voicemail need to be left, the call will be returned the following business day.
 1. Member service representatives are available Monday-Tuesday and Thursday-Friday 7:30 am-5:30 pm MT, Wednesday 9am-5:30pm MT, and Saturday 9am-12PM MT.
- b. The Contact center will be closed on select holidays which will be published each calendar year.
- c. To access the Program's website, visit www.mymeridiantrust.com and log into online banking.

Compliance and Legal Disclosures

- The program is void where prohibited by law.
- Meridian Trust reserves the right to modify or terminate the program at any time without prior notice.
- Abuse, fraud, or violation of program terms may result in disqualification and forfeiture of rewards.
- All terms are subject to change in accordance with applicable laws and regulatory guidance.
- The program is managed by MTFCU and adheres to their privacy and data protection standards