

**Heritage Grove Federal Credit Union
Visa Credit Card Cash-Back Rewards Program Rules.**

The Heritage Grove Federal Credit Union (Credit Union) Visa Credit Card Cash-Back Program is governed by the following terms and conditions. By enrolling in the Visa Credit Card Cash-Back Program, you (Participant) agree to the Program Rules.

1. Transactions Qualifying for Rewards.

"Net Purchases" mean the total Qualifying Purchases made with your enrolled credit card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is any purchase made with your enrolled credit card except as follows:

The following transactions are NOT Qualifying Purchases and therefore Cash-Back rewards are not awarded on them: Finance Charges, Other Charges, fees, debt protection fees, or cash advances of any kind, including balance transfers, convenience checks, automated teller machine (ATM) and teller withdrawals, wire transfers, the purchase of money orders, cashier checks, travelers checks, stock, cryptocurrency or other negotiable instruments or investments, foreign currency, wager or lottery tickets, casino gaming chips, payments of loans, or similar cash equivalent transactions.

2. Awarding of Cash-Back Rewards.

Cash-Back Rewards ("Rewards") accrue at different rates depending on the number of accounts you have with the Credit Union in good standing during a billing cycle:

| Accounts | % Cash-Back |
|--|--------------------|
| Credit Card | 1.00% |
| Credit Card + other loan | 1.25% |
| Credit Card + Active Checking (Choice or <i>boom</i> debit) | 1.50% |

Rewards begin to accumulate with purchases you make beginning on the first day of the billing cycle and ending on the last day of the last billing cycle. Rewards accruals are calculated at the end of each billing cycle and will appear on your account's monthly statement. Rewards are deposited to your Credit Union savings account each month.

3. Program Limitations.

In order to open and maintain a Cash-Back Visa Credit Card Account you must be enrolled in e-Statements. If you opt out of e-Statement delivery, your ability to use the account for further advances will be terminated.

For a checking account to be considered 'Active' there must be activity on the account each month, i.e., a deposit, withdrawal, bill payment, debit card transaction, or check clearing.

We reserve the right to verify and adjust Rewards at any time. If you or we close your enrolled credit card or terminate your participation in the Program, all Rewards will be forfeited even if your credit card is later reopened or you re-enroll in the Program. Rewards are not transferable and cannot be bought, sold, or used as payment on your credit card account. Rewards are not your property and have no cash value until deposited into your savings account. Any Rewards

balance remains the property of the Credit Union until redeemed. Any questions as to what constitutes a Qualifying Purchase shall be resolved at the sole discretion of the Credit Union.

Additionally, all rewards will be forfeited and no additional rewards will be awarded if your credit card account is suspended, delinquent, over limit, or otherwise in default as defined in your Visa Credit Card Agreement. In addition, we reserve the right to refuse to redeem rewards and points if any of your Credit Union loan accounts are past due, delinquent, or otherwise not in good standing, as determined by the Credit Union, or any of your Credit Union deposit accounts are overdrawn.

Rewards may be forfeited due to Program Rules violations. This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable. The laws of the State of Oregon govern the Program and these Program Rules.