



Availability of Cash Back Funds

- a. Cash Back funds are calculated at month end.
- b. Rewards funds will be deposited to a new designated 0% dividend rate savings share entitled Cabrillo Cash Back Rewards.
- c. The Cabrillo Cash Back Rewards, 0% dividend rate savings share restricts all other deposits. Only Cabrillo Cash Back Rewards are eligible to be deposited into this designated account.
- d. Cash Back Rewards may be transferred from the designated share to any other share or loan.
- e. If the monthly cash back reward is between \$0.00 and \$0.01 rewards will not be deposited.
- f. If the monthly cash back reward is a negative amount (for example, from a return, fraud, or dispute) it will post and withdraw the negative amount from the designated savings account.
- g. The designated Cash Back Rewards share will be attached to the monthly share statement. The Credit Card statement will continue to remain separate from the monthly loan statements.

Additional Information

- a. A Cash Back Reward credit is not a payment on Your credit card account. You must still make your minimum payment in accordance with the Credit Card Agreement that covers Your account.
- b. If You think there is a discrepancy in the amount of Cash Back Rewards earned, You must notify Us within 60 days of the date of the first account billing or periodic statement showing the discrepancy. If You fail to notify Us, the account billing or periodic statement will be considered accurate, and You will have waived all claims for adjustments. In the event that an adjustment to Your Cash Back Rewards means that You received a Cash Back Reward that You were not otherwise entitled to, You agree that You owe us the value of such excess redemption and that We have the right in our sole discretion to reduce the Cash Back Rewards balance accordingly, withhold any subsequent Cash Back Rewards You earn that correspond(s) in number to any You received in error, and collect any such amount You owe. Cash Back Rewards discrepancies do not constitute billing errors. Payments on Your Cabrillo Signature Credit Card account are due as provided in the respective Credit Card Agreement.
- c. Any applicable federal, state, or local tax obligations related to the Program are Your sole responsibility. Please consult Your tax advisor concerning any such income or tax consequences related to Your participation in the Program.
- d. The validity, interpretation, construction and performance of this Agreement shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict-of-laws doctrines of such state or other jurisdiction to the contrary.
- e. The Credit Union and its respective affiliates, directors, officers, employees, agents, or contractors make no representations or warranties, either express or implied, including those of merchantability, fitness, or intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. You release the Credit Union and its affiliates, directors, officers, employees, agents, or contractors for all activity in connection with the Program, including but not limited to use of the Program, and any redemption or attempted redemption of points through the Program.
- f. You agree to indemnify the Credit Union, its third-party providers, and each of their respective affiliates, directors, officers, employees, agents or contractors, and hold them harmless from and against any loss, damage, liability, cost or expense of any kind (including attorneys' fees) arising from You or an authorized user's use of the Program, any fraud, unauthorized use or misuse of the Program, violation of this Agreement, or violation of any applicable law.

Contact Information

For questions or concerns, please contact Cabrillo Credit Union's Virtual Branch at 858-547-7400 or visit any Cabrillo Branch location.



Cabrillo Cash Back Program

Please read and retain this Cabrillo Cash Back Program Agreement ("Agreement"). Please note that the terms of Your Cabrillo Signature Credit Card Account Agreement ("Credit Card Agreement") are incorporated into this Agreement. In the event of a conflict between the Credit Card Agreement and this Agreement, the Credit Card Agreement will govern, except this Agreement will govern in any matter relating to the Program.

Description of the Program

- a. "You", "Your", or "Member" means, as applicable, each person who is the owner and a participant in the Program, which is a service provided by Cabrillo Credit Union ("We", "Us", "Sponsor" or the "Credit Union").
- b. Participation in the Program is exclusive to those who have a current "Signature" credit card issued by the Credit Union. These individuals are defined as ("Cardholders"). The card must be issued, active and less than 60 days delinquent to earn "Cash Back Rewards."
- c. The Credit Union reserves the right to disqualify any Cardholder from participation in the Program and invalidate all points due to abuse, fraud, illegal activity, or any violation of the Program terms and conditions or any other agreements with the Credit Union. The Credit Union may make such a determination in its sole discretion.
- d. The Program is void where prohibited by federal, state, or local law.
- e. Purchases, in person or online transactions, are eligible for cash back. Cash advances and balance transfers are NOT eligible transactions.
- f. Only posted transactions are eligible for Cash Back Rewards. Merchant returns, disputes or fraud will reverse Cash Back Reward funds.
- g. Unless prohibited or otherwise provided for by applicable law, the Sponsor reserves the right to terminate the Program or change the terms and conditions as well as the % of cash back earned, at any time without prior notice. At the Sponsor's option, unless prohibited or otherwise provided for by applicable law, receipt of cash back funds may be restricted, limited, expired or cancelled at any time without prior notice.
- h. The Credit Union's Privacy Policy is available at www.cabrillocu.com.

Earning Cash Back Rewards

- a. Cardholders will earn Cash Back Rewards for qualified purchase transactions made at participating merchants using their Cabrillo Signature Credit Card. We reserve the right to determine in our sole discretion whether a particular transaction qualifies to earn Cash Back Rewards. Cash advance and balance transfer transactions will not earn Cash Back Rewards.
- b. Points will be accumulated at the rate of:
 1. A minimum of one (1) % per every one (\$1.00) dollar charged to the Cardholder's Signature credit card. Rewards will be rounded to the nearest cent.
- c. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Signature Card during each day by the Cardholder. 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, Cash Back Rewards will be reinstated.
- d. If You have more returns or refunds than points earned from purchases or bonuses, points will be deducted from Your total point balance and may result in negative point earnings.
- e. If a credit card is 60+ days past due and is brought current, the account can earn rewards for the remainder of the month.
- f. If a credit card is 60+ days past due at the end of the month, but has been earning rewards all month, the rewards earned, up until the 60+ days past due, will be deposited in the designated savings account.