



## **Har-co Credit Union Rewards Program Terms (Revised 5.2021)**

These Rewards Program Terms (“Terms”) applies to the HAR-CO Credit Union Rewards Program. By using your HAR-CO credit card with rewards, you agree to these Terms (any reference to “you” or “Participant” in these Terms means any HAR-CO rewards credit card cardholder).

### **Earning Points**

Every dollar in qualifying net credit card purchases (“Purchases”), net of returns, “Participant” transacts on their credit card account eligible in this Rewards Program (“Program”) earns Participant the corresponding Point(s) (each a “Point”) as provided for in these Terms. Purchases do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, lottery tickets, casino gaming chips, race track wagers or similar betting transactions and money orders, any checks that access your account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind. Any questions as to what constitutes an eligible Purchase shall be resolved at the sole discretion of HAR-CO. Points for this Program begin to accumulate with qualified credit card purchases Participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program. Points earned from net credit card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to Participant’s next monthly statement.

### **Point Levels**

The following regular Points can be earned:

- Gold VISA®: 2 Points for each qualifying Purchase dollar spent at all approved merchants
- Classic VISA®: 1 Point for each qualifying Purchase dollar spent at all approved merchants

The following bonus Points can be earned:

- Gold VISA®: 5 Points for each qualifying Purchase dollar spent at specified merchants (see [www.harcocu.org/Visa-Credit-Cards.aspx](http://www.harcocu.org/Visa-Credit-Cards.aspx) for current list)
- Classic VISA®: 5 Points for each qualifying Purchase dollar spent at specified merchants (see [www.harcocu.org/Visa-Credit-Cards.aspx](http://www.harcocu.org/Visa-Credit-Cards.aspx) for current list)

### **Redeeming Points**

Earned Points will be credited quarterly to your credit card account in the month following the end of each calendar quarter (for Points earned in the immediately preceding calendar quarter). Points will be credited as a corresponding dollar credit to your credit card account. Your Points could be

more than your outstanding balance for a particular period, resulting in a credit balance on your credit card account.

Expiration of Points

If your credit card is closed for any reason during any calendar quarter, Points for that period will be forfeited.

Changes and Communications

We may change these Terms at any time by providing you with advance notice of changes, including by posting changes to these Terms on the HAR-CO website ([www.harcocu.org](http://www.harcocu.org)) and directing your attention to the HAR-CO website in one or more of your credit card monthly statements. We may also notify you of changes to these Terms by email or postal mail.

General Provisions

Program Points are not the property of a Participant and have no cash value until credited to your credit card account. Participants may not transfer Program Points. Your participation in the Program may result in the receipt of taxable income from HAR-CO and HAR-CO may be required to file a Form 1099-MISC in certain situations. You are responsible for any taxes related to your participation in the Program. HAR-CO may assign its rights under the Program to a third party without your consent.

Participant

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Date: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_



**Secured VISA® Cash Back Program Terms (Revised 5.2021)**

These Secured VISA® Cash Back Program Terms (“Terms”) applies to the HAR-CO Credit Union Cash Back Program for your Secured VISA ® credit card. By using your HAR-CO Secured Visa ® credit card with Cash Back, you agree to these Terms (any reference to “you” or “Participant” in these Terms means any HAR-CO rewards credit card cardholder).

Our Secured VISA® credit cards will receive 1% Cash Back on qualifying purchases made between November 1<sup>st</sup> and October 31<sup>st</sup> annually.

Every dollar in qualifying net credit card purchases, net of returns, you transact during the program period earns a corresponding point. Purchases do not include balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, lottery tickets, casino gaming chips, race track wagers or similar betting transactions and money orders, any checks that access your account, overdraft advances, interest, unauthorized or fraudulent charges, or fees of any kind. Any questions as to what constitutes an eligible purchase shall be resolved at the sole discretion of the credit union. Points for this program begin to accumulate with qualified credit card purchases you make beginning on the first day of the statement cycle in which the program begins and ends on the last day of the last statement cycle of the announced duration of the program. Points earned from net credit card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to your next monthly statement. Earned points will be credited as cash back to your credit card account at the end of November, annually, as provided in these Terms; provided your accounts at the credit union are in good standing.

Your Cash Back amount could be more than your outstanding balance, creating a credit balance on your account. You may request a check for your credit balance by contacting us at 410-838-9090. If your Secured VISA® credit card is closed during any program month, the Cash Back amount earned during that month will be forfeited.

Program points are not your property and have no cash value until credited to your credit card account. You may not transfer program points. Your participation in the program may result in the receipt of taxable income from the credit union and we may be required to file a Form 1099-MISC in certain situations. You are responsible for any taxes related to your participation in the program. We may assign our rights under the program to a third party without your consent.

These Terms are subject to change at any time.

Participant

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Date: \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_