



CASH REWARD MASTERCARD® REWARDS TERMS AND CONDITIONS

As provided in these Cash Reward Mastercard Rewards Terms and Conditions ("Terms"), Credit Union ("American Heritage") offers Rewards ("Rewards") as a benefit to cardholders in connection with Cash Reward Mastercard accounts. Cardholders, referred to hereafter as "You" and "Your", means any natural person to whom has granted a valid Cash Reward Mastercard account ("Account"), including the Borrower and any Co-borrower or Guarantor associated with the Account. Use of Your Account constitutes acceptance of all Terms and Conditions disclosed herein. Please read these Terms carefully and retain a copy for Your records.

1. You will earn 3.0% cash back on every \$1 of eligible net purchases on Essentials (less returns, refunds, credits, disputes and adjustments) made during each billing cycle at merchant locations classified under merchant category codes for Gas, Groceries, Pharmacies and Home Improvement. You will earn 2.0% cash back on every \$1 of eligible net purchases on Travel and Dining (less returns, refunds, credits, disputes and adjustments) made during each billing cycle at merchant locations classified under merchant category codes for Hotels, Airfare, Ride Shares and Restaurants. You will earn 1.0% cash back on every \$1 of eligible net purchases on all other purchases (less returns, refunds, credits, disputes and adjustments) made during each billing cycle at merchant locations classified under all other merchant category codes that are not Essentials and Travel & Dining categories. Merchant category codes are assigned to merchants by Mastercard and American Heritage takes no responsibility for the assignment of or any future changes in the assignment of these category codes. Rewards are not earned for cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges that are posted to Your Account. There is no minimum or maximum amount of Rewards that may be earned and accumulated. American Heritage reserves the right to determine, in its sole discretion, what transactions qualify to earn Rewards and what amount of Rewards may be earned, including any special reward promotions that may be offered from time to time.
2. The "net purchase" amount is calculated after the end of each billing cycle by totaling all purchase transactions made during the prior billing cycle, less any returns, refunds, credits, disputes or adjustments applied to the Account before the close of the same billing cycle. American Heritage then uses the applicable 3.0%, 2.0%, or 1.0% cash back percentages to calculate the amount of Rewards earned based on the net purchase amounts within each merchant category. Any returns, refunds, credits, disputes or adjustments applicable to a purchase transaction made during a prior billing cycle, but applied to the Account after the close of that billing cycle, will be deducted from eligible net purchases for the billing cycle during which the credit was applied to the Account. Rewards may be accumulated from month to month as a Rewards balance ("Balance"). Returns, refunds, credits, disputes or adjustments may cause a negative Rewards amount to be earned for a billing cycle, and a negative accumulated Balance. Any Rewards amounts earned thereafter will first be applied to the negative Balance until the Balance is brought to zero.
3. Rewards earned during each billing cycle will be posted to Your Balance by the 15th day of the following calendar month. Balance must be greater than or equal to \$25 to be eligible for redemption. Balances less than \$25 cannot be redeemed. There is no minimum redemption amount on eligible Balances. There is no limit on the number of redemption transactions that may be made on eligible Balances. Balances will be updated immediately after each redemption transaction. You may redeem Rewards online while signed into Your American Heritage membership account via Online Teller or the American Heritage mobile app. American Heritage reserves the right to verify Your identity prior to fulfilling any redemption request, and to determine, in its sole discretion, whether acceptable verification has been provided. Except as restricted in accordance with these Terms, American Heritage may offer the following redemption options: (1) apply Rewards to the outstanding balance of the associated Cash Reward Mastercard Account in the form of a loan payment, (2) apply Rewards to the associated membership share account in the form of a deposit, or (3) apply Rewards to the Kids-N-Hope Foundation as a charitable donation. American Heritage may, in its sole discretion, amend these redemption options at any time. The outstanding balance of Your Cash Reward Mastercard Account must be greater than zero to redeem Rewards as a loan payment. Loan payments to Your Account will be applied in accordance with the terms of Your American Heritage Consumer Credit Card Agreement. American Heritage will provide receipt documentation to You for each Reward redemption transaction elected to be applied to the Kids-N-Hope Foundation as a charitable donation. American Heritage takes no responsibility for tax consequences resulting from Rewards. Consult a Tax Advisor about any tax liabilities or benefits in connection with Your Rewards.
4. Rewards are the property of American Heritage until the time of redemption, and have no cash value until they are redeemed. Rewards may not be transferred, assigned, bartered, purchased, or sold in any manner, or for any reason. Rewards may not be combined with those earned in connection with another American Heritage Cash Reward Mastercard Account or any other American Heritage credit, debit, prepaid or any other card product or account. Rewards will never expire as long as Your Account is open and current. If American Heritage closes Your Account upon Your request, You are responsible for redeeming any eligible Rewards Balance before the time of closure. If Your Account is closed by American Heritage, any outstanding Rewards Balance is automatically forfeited without notice. Rewards Balance is also forfeited without notice if Your Account becomes 90 or more days past due. If Your Account is 31 to 89 days past due, Rewards may be redeemed only as a loan payment to the associated Cash Reward Mastercard Account. Forfeited Rewards are permanently lost and will not be returned to You or Your Account for any reason. You are not entitled to any compensation from American Heritage or any other entity for forfeited Rewards.
5. In the event of the death of the Borrower of the Cash Reward Mastercard Account, in the absence of any Co-Borrower, all unredeemed Rewards are automatically forfeited. The deceased Borrower's estate is not eligible to redeem or receive any Rewards earned in connection with the Account. In the event of the death of a primary Borrower of the Account where a Co-Borrower exists, upon request by the authorized Co-Borrower, American Heritage will first apply any Rewards Balance eligible for redemption to the Account in the form of a loan payment, and any Rewards Balance in excess of the outstanding balance of the Account will be applied to the membership account as a deposit.
6. American Heritage reserves the right to cancel or suspend the provision of Rewards for Your Account, and eliminate any or all accumulated Rewards, at any time and without prior notice, if You have committed or are suspected to have committed fraud or any other violation of these Terms or any other Agreement that You have with American Heritage, including but not limited to Your Consumer Credit Card Agreement and Your Membership and Account Agreement (collectively, "Agreements"). In the event of any conflict between these Terms and Your Agreements with American Heritage, the terms of those Agreements will prevail. American Heritage also reserves the right to change, modify or amend these Terms at any time and without prior notice. The most current version of these Terms will be made available online at www.AmericanHeritageCU.org. These Terms are void where prohibited under federal, state or local law.