

CONSUMER AND BUSINESS CREDIT CARD REWARDS PROGRAM AGREEMENT

REWARDS PROGRAM

Coverage

Security Service Federal Credit Union (SSFCU) offers members two rewards programs: a Points Program and a Cash Back Program. This agreement covers the terms and conditions of those programs. SSFCU consumer and business members enrolled in the program are referred to in this agreement as “participants,” “you”, or “cardholders.”

Rewards Programs General Terms and Conditions

The following are the General Terms and Conditions for the Rewards Program:

1. Eligibility is restricted to SSFCU members whose accounts are in good standing.
2. The rewards and benefits described herein are offered at the sole discretion of SSFCU.
3. The terms of the Rewards Program are void where prohibited by federal, state, or local law.
4. SSFCU reserves the right to cancel, change in part or temporarily suspend the Rewards Program at any time without notice.
5. In the event of fraud, gaming or abuse of the Rewards Program privileges or violation of program rules, SSFCU reserves the right to adjust the amount of the rewards given, cancel membership in the Rewards Program, and/or close the account.
6. Every effort has been made to ensure the information provided regarding the Rewards Programs is accurate and complete. SSFCU is not responsible for errors and omissions.
7. Points are awarded based on how the transaction is processed by the merchant and presented to SSFCU. SSFCU is not responsible for merchant’s decision on how the transaction is processed through the network system.
8. Program participants or any other beneficiary of reward benefits releases, discharges and holds harmless SSFCU, MasterCard®, the Rewards Programs administrators and their respective subsidiaries, affiliates, employees, officers, directors, successors, and assignees from any and all claims, damages, or liabilities.
9. Neither SSFCU, MasterCard® nor any other entity associated with the Rewards Programs has any liability arising from or related to such rewards programs.
10. SSFCU may be required to send and file a 1099-MISC (Miscellaneous Income) for the year in which a reward is redeemed if the value of the points redeemed or cash back earned exceeds an amount set by the Internal Revenue Service. You are responsible for any personal tax liability related to participation in the Rewards Program as a result of points earned and/or redeemed through the Points Program, or money received through the Cash Back Program. Consult a Tax Advisor if you have any question about your tax situation.
11. All questions regarding the accrual of points, the conversion of points into rewards or the accrual/calculation of cash back shall be resolved by SSFCU.
12. Points or cash back balances will be immediately forfeited if the account is closed by you or SSFCU for any reason other than the death of a cardholder. Upon the death of a cardholder, accumulated cash back balances and points will be applied as a statement credit. Points will be redeemed at \$0.01 per point. If the statement credit brings the account balance below zero, the remaining credit balance will then be refunded to the associated Savings account.

POINTS PROGRAM

Points Program Overview

The Points Program provides members with points for using their Credit Card to purchase qualifying products and services. Points may be redeemed for Travel, Merchandise, Cash Rewards, Gift Cards, and Experiences Certificates.

Points Program Coverage

The Points Program is available on the following products:

- Consumer Credit Cards – Security Service Power Rewards MasterCard® Credit Card, and Security Service Power Travel Rewards World MasterCard® Credit Card.
- Business Credit Cards – Security Service Rewards Business MasterCard® Credit Card, Security Service Power Business Travel Rewards MasterCard® Credit Card.

Points Details

Members will be able to earn points on net/qualified purchases. A net/qualified purchase is defined as the dollar value of goods and services purchased with the card after enrollment date, minus any credits, returns or other adjustments as reflected on the monthly account statement. A net/qualified purchase does not include:

- Cash advances or cash-like transactions.
- Balance transfers.
- Traveler's checks or convenience checks.
- Any fees (e.g., late fees, annual fees, etc.), card related service charges, or interest charges.
- Card related insurance charges (e.g., credit protection insurance).
- Unauthorized charges.
- Any type of betting, including lottery tickets, casino gaming chips, off-track betting, and wagers.

Points are earned as follows:

1. **Security Service Power Rewards MasterCard® Credit Card** will earn ONE point for every \$1 spent on net/qualified purchases.
 - a. The Security Service Power Rewards MasterCard® Credit Card has a maximum of 120,000 points that can be accumulated per year.
 - b. Security Service Power Rewards MasterCard® Credit Card points will expire three years after being earned.
2. **Security Service Power Travel Rewards World MasterCard® Credit Card** will earn ONE point for every \$1 spent on net/qualified purchases and THREE points for every \$1 spent on net/qualified gasoline, restaurant, and travel purchases. Travel purchases include, but are not limited to, Airlines, Lodging, Car Rental Companies, Cruise Lines and Tour Operators.
 - a. If you make \$1,200 in net/qualified purchases within the first 90 days of account opening, you will earn 20,000 bonus points.
 - b. On the anniversary date of your account, you will earn a 10% annual point bonus based on the total points accumulated from your Security Service Power Travel Rewards MasterCard® during the previous 12-month period. The annual point bonus will be credited to your rewards account within 30 days of your anniversary date. The annual bonus point calculation includes the points earned during the previous 12-month period on all purchases, new account bonus points, special offers, previous year's annual bonus points, and other points applied to the reward account associated with the Security Service Power Travel Rewards World MasterCard®. Points transferred in or combined from other products are excluded from the annual bonus point calculation.
3. **Security Service Power Business Travel Rewards MasterCard® Credit Card** will earn THREE points for every \$1 spent on Travel, Gasoline, Restaurants, and Warehouse Clubs, except for Costco. All other purchases will receive ONE point for every \$1 spent.
 - a. If you make \$1,000 in net/qualified purchases within the first 90 days of account opening, you will earn 5,000 bonus points.
 - i. On the anniversary date of your account, you will earn a 10% annual point bonus based on the total points accumulated from your Security Service Power Business Travel Rewards MasterCard® during the previous

12-month period. The annual point bonus will be credited to your rewards account within 30 days of your anniversary date. The annual bonus point calculation includes the points earned during the previous 12-month period on all purchases, new account bonus points, special offers, previous year's annual bonus points, and other points applied to the reward account associated with the Security Service Power Business Travel Rewards World MasterCard®. Points transferred in or combined from other products are excluded.

Points Terms and Conditions

1. Points cannot be pooled between a Consumer Card/Account and a Business Card.
2. If a participant is denied a benefit of the Points Programs to which he or she is entitled, SSFCU's liability is limited to the participant's earned portion of the benefit.
3. Cancellation, change or suspension of the Rewards Program could result in the forfeiture of earned points and a change in the redemption of any outstanding rewards. Points must be redeemed prior to cancellation of the Points Program. Points are available for redemption within seven (7) days from the purchase date.
4. Reward points earned under the Points Program may not be used with any other discount or coupon offer.
5. Rewards are not refundable, not exchangeable.

Point Redemption

For updates on point balance or to redeem points, participants may go to the Security Service Rewards Center at www.ssfcu.org/rewards (Consumer Credit Cards), www.ssfcu.org/businessrewards (Business Credit Cards) or call the Rewards Redemption Center at 1-888-603-9237, Monday – Friday from 8:00 a.m. to 8:00 p.m. CT and Saturday-Sunday from 9:00 a.m. to 6:00 p.m. CT.

- General Conditions
 - a. The suppliers providing hotel, air, card, adventure or sightseeing arrangements are independent contractors and are not agents or employees of SSFCU, MasterCard®, or any of SSFCU's providers, subcontractors or agents (collectively "Providers") furnishing support or services in connection with the Points Program or any of its affiliates.
 - b. All documentation, receipts and tickets are issued subject to the terms and conditions specified by the suppliers.
 - c. By utilizing the services of these suppliers, you agree neither the "Providers," nor any of their affiliates, subsidiaries, or representatives shall be liable for any accident, loss, injury or damage to you or those traveling with you in connection with any accommodations, transportation or other services or resulting directly or indirectly from any occurrences or conditions beyond their control, including breakdown of equipment, strikes, theft, cancellations, changes in itineraries, etc.
 - d. By booking one of the adventure/travel packages, you acknowledge that in all events, "Providers" shall not be liable for any consequential damages and that the sole extent of their liability shall never exceed the amount actually paid.
 - e. SSFCU is not responsible for correspondence or rewards that are lost or delayed in the mail.
- Travel Rewards
 - a. Reservations must be made through the Online Travel tab on the Security Service Rewards Center site or through the Redemption Center noted under the Points Program section. At the time of reservation, a booking fee will be assessed which must be paid with an SSFCU debit or credit card.
 - b. Points can be redeemed for Air Travel, Hotel Reservations, Car Rental and Activities.
 - c. You are responsible for payment of any additional charges, taxes or fees (e.g., Passenger Facility Charges, air segment taxes, departure taxes, customs fees, security fees, excess baggage charges, etc.)
 - d. See further additional Terms and Conditions when connecting to the Online Travel application when booking your travel. Additional restrictions may apply.
- Merchandise
 - a. All merchandise rewards are subject to availability. Certain restrictions may apply. SSFCU may make substitutions of equal or greater value when necessary, without notification.
 - b. Merchandise rewards include applicable sales tax. Shipping and handling costs are included if shipped within the continental United States. Shipping costs to Alaska, Hawaii or international destinations are the responsibility of the participant.
 - c. Merchandise shipments will be sent to the participant's address unless otherwise instructed. Merchandise

shipments cannot be made to a Post Office Box.

- d. Merchandise will usually ship within 7 to 10 business days after the order date. Note that larger items or out-of-stock merchandise may take longer to ship. Delivery of merchandise will be made by ground delivery service or first-class mail.
 - e. Merchandise returns are only accepted for merchandise that is damaged, defective, or shipped in error. The manufacturer's warranty only applies to merchandise rewards shipped to an address within the United States.
- Cash Back Rewards
 - a. Points may be redeemed for cash back in \$25 increments for either a statement credit or a deposit to the account associated with the reward points. Credits/deposits will appear on the statements and can be viewed online within 5 business days.
 - b. You can set up automatic point or cash back redemptions, which will automatically issue a statement credit. Automatic redemptions for cash back occur systemically once a month at the end of each month. Cash back is distributed on the 1st of every month to the cardholder. Automatic redemptions will be processed for the full balance of cash rewards as long as the balance is over the threshold selected.
 - c. SSFCU will rely upon the name and account information you provide in initiating a cash back reward redemption. SSFCU bears no responsibility in any mistaken information provided to perform the redemption, including inconsistent or incorrect account names and numbers. It is your responsibility to ensure all information submitted is accurate and correct.
 - d. Until you set up an automatic redemption preference, you will receive cash-back rewards only upon request.
 - i. You may change your automatic redemption preference at any time, but you cannot request an annual redemption to be fulfilled in the same month that you make a change to your redemption preference.
 - Gift Cards/Gift Certificates
 - a. Gift Cards/Gift Certificates are subject to availability. Certain restrictions may apply. SSFCU may make substitutions of equal or greater value, when necessary, without notification.
 - b. Gift Cards/Gift Certificates are subject to the terms and conditions of the specific card. Gift Cards/Gift Certificates are valid at participating suppliers and only through the expiration date noted on the Gift Card/Gift Certificate. Gift Cards/Gift Certificates are void if altered. Photocopies are not valid. Gift Cards/Gift Certificates must be surrendered at redemption.
 - c. Gift Cards/Gift Certificates have no value except when used in accordance with the terms and conditions of the program and participating suppliers.
 - d. Gift Cards/Gift Certificates are not transferable unless otherwise noted on the Gift Card/Gift Certificate.
 - e. Gift Cards/Gift Certificates will usually ship within 7 to 10 business days after the order date.
 - f. In the event the goods and services purchased are less than the face value of the Gift Card/Gift Certificate redeemed, the policy of the supplier will determine whether credit or gift certificate value for the difference will be given.
 - Experiences Certificates
 - a. Experiences Certificates are subject to availability. Certain restrictions may apply.
 - b. Experiences Certificates can only be redeemed for the specific Experience associated with Certificate.
 - c. All Experiences must be booked through Great American Days through the Redemption Center noted under the Points Program section.
 - d. Additional terms and conditions apply. See the Great American Days website for further details.

CASH BACK PROGRAM

Cash Program Overview

The Cash Back Program provides members with cash back for using their Credit Card to purchase qualifying products and services.

Cash Program Coverage

The Cash Back Program is available on the following:

- Consumer Credit Card – Security Service Power Cash Back World MasterCard® Credit Card
- Business Credit Card – Security Service Power Cash Back World MasterCard® Credit Card

Cash Back Details

Members will be able to earn cash back on net/qualified purchases. A net/qualified purchase is defined as the dollar value of goods and services purchased with the card after enrollment date, minus any credits, returns or other adjustments as reflected on the monthly account statement. A net/qualified purchase does not include:

- Cash advances or cash-like transactions.
- Balance transfers.
- Traveler's checks or convenience checks.
- Any fees (e.g., late fees, annual fees, etc.), card related service charges, or interest charges.
- Card related insurance charges (e.g., credit protection insurance).
- Unauthorized charges.
- Any type of betting, including lottery tickets, casino gaming chips, off-track betting, and wagers.

Cash Back is earned as follows:

1. **Security Service Power Cash Back World MasterCard® Credit Card** will earn 1.5% cash back on net purchases (purchases minus any credits or returns) only.
 - a. If you make \$500 in net/qualified purchases within the first 90 days of account opening, you will earn a \$100 bonus. We will apply the bonus to your account within two billing cycles. Existing or previous cardholders may not be eligible for this one-time bonus.
2. **Security Service Power Business Cash Back MasterCard® Credit Card** will earn 3% cash back for every \$1 spent on Travel, Gasoline, Restaurants, and Warehouse Clubs, with the exception of Costco. All other purchases will receive 1% cash back for every \$1 spent.
 - a. If you make \$1,000 in net/qualified purchases within the first 90 days of account opening, you will earn \$50 cash back.

Cash Back Terms and Conditions

1. Credits/deposits will appear on the statements and can be viewed online within 5 business days.

Cash Back Redemption

For updates on cash back balance or to redeem rewards, participants may go to the Security Service Rewards Center at www.ssfcu.org/rewards (Consumer Credit Cards), www.ssfcu.org/businessrewards (Business Credit Cards) or call the Rewards Redemption Center at 1-888-603-9237, Monday – Friday from 8:00 a.m. to 8:00 p.m. CT and Saturday-Sunday from 9:00 a.m. to 6:00 p.m. CT.

1. Cash Back may be redeemed in \$25 increments for either a statement credit or a deposit to a deposit account associated with the cash back. Credits/deposits will appear on the statements and can be viewed online within 5 business days.
2. You can set up automatic cash back redemptions, which will automatically issue a statement credit.