

POPA Federal Credit Union Cash Rewards VISA® Rewards Program

Program Rules, Terms and Conditions

The Program. POPA Federal Credit Union (“POPA FCU”) Cash Rewards is a rewards program (the “Program”) that allows you to earn cash rewards (the “Rewards”), as described in Section 2 below, in connection with your POPA Federal Credit Union Cash Rewards card issued by POPA FCU (the “Account”). In these Terms and Conditions, “you” and “your” mean the Cardmember(s). “We”, “our”, “ours”, and “us” mean POPA FCU (the issuer of your credit card) or its assignees. Other capitalized terms not specifically defined have the same meaning as your POPA FCU Cash Rewards Cardholder Agreement (“Cardholder Agreement”). The Program is not available to the extent it is prohibited by federal, state or local law.

- 1) **Eligibility.** You may participate in the Program while your Account is open and in good standing in accordance with your Consumer Credit Card Agreement and Disclosure.
- 2) **Earning Rewards on Purchases.** You will earn 1.0% cash back on net purchases (purchases minus any refunds and returns) only.
- 3) **What does not qualify as a purchase?** The following types of transactions do not qualify as purchases and will not earn Rewards:
 - Overdraft Privilege transfers
 - Cash advances
 - balance transfers
 - Use of convenience checks used to access your account
 - Interest and account fees
 - Unauthorized charges
 - Items returned for credit

Returns: Returned items may result in credits being applied to your Account which will reduce or may eliminate accumulated Rewards and may result in a negative Rewards balance. If your Account has a negative Rewards balance, any newly earned Rewards will be used to offset such negative Rewards balance until such balance has been brought to zero.

- 4) **Rewards Balance.** Your Rewards balance is updated once your billing statement closes. To view your Rewards Balance, you can see it listed on your monthly VISA® statement, Online Banking or Mobile Application.
- 5) **Rewards Distribution.** Your total reward balance is distributed annually. The annual reward period is based on January through December billing statements. Any Rewards you have earned on purchases made by authorized users on your Account will be added to your Rewards total. During the third week of January, the total balance of your Rewards will automatically be transferred to your Regular Share Account. Your rewards balance will be based on your eligible purchases during the annual reward period. Only Accountholders are eligible to receive the annual Rewards.

You will not receive a reward distribution if your reward is less than \$1 or your account is closed at the time your reward is scheduled to be transferred to your Regular Share Account;

any Rewards that had been accrued at that time will be forfeited. You must maintain your Membership and Accounts with POPA FCU in good standing to receive your annual reward balance.

- 6) **Account Closure.** If we close your Account, you will no longer earn Rewards and you will forfeit any Rewards accumulated, but not yet distributed. If you close or convert your account prior to receiving the distribution of your total reward balance in January, any Rewards will be forfeited.
- 7) **Value of Rewards.** Rewards have no cash value until such time as they are automatically transferred to your Regular Share Account.
- 8) **Fees for Participation.** There is no fee for your participation in the Program.
- 9) **Program Changes.** POPA FCU, at its sole discretion, may withdraw, limit, modify or cancel any reward, or decrease the amount of Rewards earned per purchase, even though such changes may affect the accrual or values of Rewards.
- 10) **Program Termination.** POPA FCU reserves the right to terminate the Program at any time. If the Program terminates for any reason, POPA FCU will send advance written notice to account holders.
- 11) **Assignment.** You may not transfer or assign your Program benefits or Rewards at any time.
- 12) **Fraud.** If we see evidence of fraud, misuse, abuse, or suspicious activity, we will investigate and, if we determine that fraud, misuse or abuse has occurred, we may take actions against you. These actions may include, without limitation:
 - Taking away the Rewards you earned because of fraud, misuse or abuse
 - Preventing you from earning Rewards
 - Suspending or closing your Account
 - Taking legal action to recover Rewards earned and received because of such activity and to recover our monetary losses, including legal costs and damages.
- 13) **Our Notices to You.** We will mail our notices to you at the address on your billing statement.
- 14) **To Contact Us.** To contact us about the Program, call 800.369.7672 or write to:

POPA Federal Credit Union
c/o VISA® Cash Rewards
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Cerritos, CA 90703