



CashBack+ Rewards Program Terms and Conditions

The CashBack+ Rewards Program (the “Rewards Program”) is provided by 1st United Credit Union (the “Sponsor”), managed by Prizeout Corp. (the “Administrator”) and is being offered to qualified Visa Platinum Rewards credit card account holders who meet the eligibility criteria as set forth below (the “Cardholders”). Cardholders participating in the Rewards Program will have the opportunity to earn certain amounts eligible for a cash back redemption (the “CashBack+ Balance”). Please read these CashBack+ Rewards Program Terms and Conditions (the “Terms”) carefully. By using your Visa Platinum Rewards credit card and participating in the Rewards Program, you agree and accept to be bound by these Terms.

1. Rewards Program Overview

The Rewards Program is provided by the Sponsor and managed by the Administrator and allows Cardholders to earn, accumulate, and redeem CashBack+ Balance as set forth herein.

- a. Participation and eligibility in the Rewards Program is at the sole discretion of the Sponsor and can change at any time without prior notice.
- b. Sponsor and Administrator reserve the right to change, cancel, or temporarily suspend the Rewards Program at any time without advance notice, which may result in the forfeiture of unredeemed CashBack+ Balance, subject to applicable law and provided that rewards earned in compliance with these Terms will not be forfeited except in cases of fraud or abuse of the Rewards Program. This includes the right to monitor all Rewards Program activity and to cancel any Rewards Program activity in the event of fraud, abuse of the Rewards Program privileges, or violation of Rewards Program’s Terms.
- c. The Rewards Program is void where prohibited by federal, state, or local law.
- d. Sponsor and Administrator are not responsible for typographical errors and/or omissions in any Rewards Program documents.

2. Rewards Program Eligibility

Individuals who are current Visa Platinum Rewards credit card account holders in good standing, as defined in the 1st United Credit Union Member Account Agreement and Disclosure, with the Sponsor will be automatically enrolled into the Rewards Program. To be considered in good standing and therefore eligible for automatic enrollment in the Rewards Program, Cardholders must make all timely payments on their Visa Platinum Rewards credit card and not exceed their Visa Platinum Rewards credit card credit limit at any time.

3. Earning CashBack+ Rewards

3.1 Earning Structure and Activation Requirements

Cardholders will earn a CashBack+ Balance monthly for Qualifying Purchases. CashBack+ Balance is earned based on a tiered-rate structure. The Sponsor does not control merchant category code (MCC) assignments and is not responsible for incorrectly coded transactions. CashBack+ Balance eligibility is determined based on transaction data received from the payment network. The Sponsor does not guarantee that purchases will qualify for enhanced cash back based on a merchant’s business type or name. The specific CashBack+ Balance structure is subject to change upon reasonable prior written notice to Cardholders, except as required for fraud prevention. The CashBack+ Balance percentage structure is as follows:

- 1% CashBack+ Balance on all spending with no cap; or
- 3% CashBack+ Balance on purchases in designated cash back categories, with an annual cap of \$4,000 in spending per category per credit card account. Purchases in designated cash back category codes beyond the annual cap will receive the standard 1% CashBack+ Balance. Annual cap is calculated per calendar year.

From time to time, the Sponsor may offer higher rates of CashBack+ Balance on certain MCC assignments. Certain bonus offers may require activation to earn bonus rewards. If activation is required, only eligible purchases made after activation and during the applicable promotional period will qualify for bonus rewards. Purchases made before activation or after the promotional period ends will earn rewards at the standard rate. Failure to activate a bonus category, if required, will result in rewards being

earned at the standard rate only.

Rewards cannot be combined with any other loyalty reward program.

Rewards are not the property of the Cardholder and cannot be bought, sold, or transferred in any way, including death or part of a domestic relations matter.

3.2 Qualifying Purchases

"Qualifying Purchases" are defined as purchases of goods and services made with a Customer's Visa Platinum Rewards credit card, minus any returns, credits, or adjustments. The following transactions do NOT qualify for CashBack+ Balance:

- Cash advances, ATM withdrawals, or any other cash disbursements
- Balance transfers
- Purchase of traveler's checks, foreign currency, cashier's checks or money orders, wire transfer, money transfers, or similar cash-like transactions
- Gambling transactions of any kind including, but not limited to, lottery tickets, sports wagers, casino gaming, and horse/dog racing
- Usage of convenience checks tied to your card account
- Cryptocurrency purchases and similar transactions as determined by applicable payment network qualifications
- Tax payments, court costs, bail and bond payments, or other government services
- Any fees of any kind (e.g., late payment fees, interest charges)
- Unauthorized or fraudulent transactions
- Any transactions prohibited by law

Sponsor and Administrator reserve the right to determine whether a transaction qualifies based on the criteria set forth herein and applicable payment network qualifications.

3.3 PIN-Based Transactions

Transactions processed using a PIN and routed as debit or cash-equivalent transactions are not eligible to earn CashBack+ Balance.

3.4 Net Purchases

CashBack+ Balance is calculated on net Qualifying Purchases (purchases less returns and credits) made to the rewards card by the Cardholder. CashBack+ Balance is rounded to the nearest cent and are subject to verification by the Sponsor and/or Administrator. If a transaction is subject to a dispute, the CashBack+ Balance amount associated with such transaction may be deducted from the Cardholder's total CashBack+ Balance amount. If the transaction is verified, such CashBack+ Balance will be re-awarded to a Cardholder's account.

3.5 Fraud & Abuse

In the event of fraud, abuse of the program, or violation of these Terms, Administrator and/or Sponsor reserve the right to revoke a Cardholder's participation in the Rewards Program and may revoke associated CashBack+ Balance to the extent permitted by applicable law.

3.6 Multiple Cardholders

If a rewards account has more than one Cardholder, the CashBack+ Balance earned from all cards will be aggregated together under the primary Cardholder on the account. The CashBack+ Balance amount for the entire account will be displayed for the primary Cardholder.

3.7 Increased CashBack+ Rewards Percentage Periods

Both Administrator and Sponsor reserve the right to increase CashBack+ Balance percentages for any activity or condition at their sole discretion and at any time without advance notice.

3.8 CashBack+ Balance Expiration

CashBack+ Balance is tracked on a first-in, first-out basis. CashBack+ Balances expire on the last day of the month five years from the date of issuance.

4. Redeeming CashBack+ Rewards

4.1 Redemption Options

CashBack+ Balance earned through spending will accrue on a monthly basis in the Cardholder's CashBack+ account.

CashBack+ Balance earned through gift card purchase will accrue immediately. Other redemption options may be made available from time to time, at Sponsor's sole discretion. Online banking is required to access CashBack+ Balance.

4.2 Minimum Redemption Amount

There is no minimum cash back amount required to transfer funds from your CashBack+ account to a Cardholder's eligible 1st United Credit Union account.

4.3 Forfeiture of CashBack+ Balance

CashBack+ Balance may be forfeited if:

- A Cardholder's account is closed due to misuse or violation of the applicable terms of this Agreement.
- A Cardholder's account is not in good standing (e.g., delinquent, over limit, subject to collection activities).
- A Cardholder engages in any fraudulent activity related to the Rewards Program.
- A Cardholder's Credit Union membership is closed.

4.4 Additional CashBack+ Balance Information

Cardholders are responsible for determining any tax liability arising from participation in the Rewards Program. Administrator does not provide tax advice. Cardholders should consult a tax advisor concerning tax implications.

5. Rewards Program Changes and Termination

Sponsor and Administrator reserve the right to modify, suspend, or terminate the Rewards Program, or any portion thereof, upon reasonable prior written notice to Cardholders, except where immediate changes are necessary for fraud prevention, security, or legal compliance. This includes, but is not limited to, changing the earning rates, categories, redemption options, or these Terms. Any changes will be effective immediately unless otherwise stated. Continued use of a Cardholder's Visa Platinum Rewards credit card and participation in the Rewards Program after such changes constitutes a Cardholder's acceptance of the revised Terms.

6. Limitation of Liability

Sponsor is not responsible for any delay, error, or failure to credit CashBack+ Balance to your account due to technical difficulties, fraud, or any other reason beyond our reasonable control. In no event shall our liability exceed the amount of CashBack+ Balances earned and outstanding on your account. The Cardholder agrees to release the Sponsor and Administrator, and their respective affiliates, vendors, and service providers from all liability or any injury, accident, loss, claim, expense, or damages (whether direct or indirect), sustained by the Cardholder, associated with a reward or use of rewards while participating in this Program. The Administrator and the Sponsor's total liability shall not exceed the actual value of the reward.

7. Governing Law

These Terms shall be governed by and construed in accordance with California law without regard to its conflict of laws principles.

8. Contact Information

For questions regarding the Rewards Program, please contact Sponsor's Member Contact Center at (800) 649-0193 or visit Sponsor's website at 1stunitedcu.org. Member service representatives are available Monday, Tuesday, Thursday, Friday 8:30 a.m. - 5:00 p.m., Wednesday 9:00 a.m. - 5:00 p.m., and Saturday 9:00 a.m. - 1:00 p.m.