

## ONEAZ CREDIT UNION BUSINESS VISA REBATE REWARDS TERMS AND CONDITIONS

Please read and retain these Terms and Conditions (Agreement) which contain important information about the OneAZ Credit Union (OneAZ CU) Visa Business Rebate Rewards Program (Program). By participating in the OneAZ CU Program, you agree to the Terms and Conditions. The separate VISA Credit Card Agreement and Disclosures, which govern your Credit Card Account, are located at OneAZcu.com (Website).

1. **ELIGIBILITY AND ENROLLMENT.** This Program is sponsored by OneAZ CU (we, us, ours) and is restricted to OneAZ CU Business Visa Rebate Rewards Cardholders in good standing (as defined by us from time to time). We, or our Rebate Rewards Program Administrator, reserve the right to determine at our sole discretion whether you are eligible for enrollment or continued participation in the Program. We are not responsible for the Rebate Rewards Program Administrator's products, services or decisions relating to this Program or redemptions.

2. **ENROLLMENT.** Enrollment into the program is automatic following OneAZ CU approval of your credit card account.

3. **QUALIFYING PURCHASES.** Only authorized charges for Qualifying Purchases made with your OneAZ CU Rebate Rewards Credit Card for the purchase of goods or services, less any credits for charge reversals or other refunds, will earn rebates. Qualifying Purchases do not include balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, card account fees, payments made for store value cards, such as gift cards and similar cards; wire transfers; money transfers; travelers checks and similar products that will be converted to cash, such as money orders and certified checks charged to your Card Account; all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, returned check fees, service charges, and ATM fees); and purchases when your Card Account is not in good standing. We reserve the right to determine at our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases.

4. **REBATE REWARDS PROGRAM RULES.** Your OneAZ CU's Business Rebate Rewards Visa account ("Card Account") will earn cash rebates based on your Qualifying Purchases. The rebate awarded will appear cumulatively on your billing statement as "Rebate Reward Activity".

a. **Rebate on purchases.** You will earn a cash rebate between 1.00%-3.00% according to the merchant categories listed in the table below based upon Qualifying Purchases (minus returns) each billing cycle. Qualified Purchases you make will be accumulated and disclosed on your monthly statement.

Merchant Category	Sub-Category	Rebate %
Travel	Airlines	3%
Travel	Auto Rentals	3%
Travel	Gas-Auto fuel dispensers	3%
Business Services	Management, Consulting, PR Services	3%
Travel	Hotels and Motels	3%
Business Services	Stationary, Office Supplies	3%
Restaurants	Food	2%
Travel	Taxis and Limousines	3%
Travel	Passenger Railways	3%

Travel	Railroads	3%
Utilities	Cable, Satellite other Pay TV	3%
Utilities	Telecom	3%
Utilities	Computer Networking	3%
All others		1%

b. Rebates Calculation. Rebates will be calculated at the end of the statement cycle as a percentage of net purchases minus returns. If net purchases exist on a participating account, rebates will be calculated. If more credits are accumulated than charges, your account will display a negative rebate dollar amount (e.g. you charge \$5.00 and receive a credit of \$7.00 the rebate is now -\$2.00). You will need to make charges to return to a positive rebate status.

c. . Receiving Rebate Reward. . Each month your cash rebate will be automatically posted and credited to your Visa Signature Rebate Rewards credit card account. Members will not receive any distribution of cash and will not be allowed to use the Rebate Reward as payment on the account.

d. . Value of rebates. Cash rebates have no accrual value until such time when rebates are actually credited to your credit card account. You may not assign, transfer, or pledge your rebates. You have no property rights or other legal interest in a rebate until it is distributed and credited to your card account.

e. . Limitation on Rebate Distribution. A distribution of rebates will not be processed on an account if the account is flagged as Suspended, Lost/Stolen, over-limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with OneAZ CU.

f. Inactive account. Accounts that are inactive at the time of distribution will receive the rebate pay- out that was accumulated during the rebate period. If your account has a status of Bankrupt, Closed, or Revoked during the accumulation period, the rebate will be forfeited.

g. Account Closure. If OneAZ CU closes your account, you will no longer be able to earn rebates on the Visa Business Rebate Rewards Card, and you will forfeit any accumulated Rebate Rewards. If you close or convert your card account, you will no longer be able to earn a rebate and any eligible rebate earned prior to account closure will be forfeited. Your qualified rebate will be forfeited if you close your membership savings at OneAZ CU.

h. Fraud. If your card account shows any sign of fraudulent, abusive, or suspicious activity, we may close or suspend your card account immediately without giving you prior notice. We may also forfeit your accrued eligible Rebate Rewards.

5. PERIODIC STATEMENT. Your Rebate Rewards information will be summarized on your regular monthly statement to include: Beginning Rebate Balance, Rebates Earned Each Month, and Ending Rebate balance.

6. CHANGES. We may, from time to time and in our sole discretion, amend, delete, or add to the terms of this Agreement and may change or limit any aspect of the program and its restrictions, benefits, or features, in whole or in part. Such changes are effective to all Cardholders and may be applied retroactively. Changes may include, but are not limited to, the Rebate Rewards payout percentage, the types of transactions which qualify for points, the availability of Rebate Rewards, the imposition of an annual Program membership fee or the increase of any fees associated with

the Program. Your accumulation of Rebate Rewards does not give you any vested rights and you may not rely upon the continued availability of Rebates. We will post any such changes to the Agreement on the Website and it is your responsibility to review the Agreement for any such changes. By using your card after the effective date of an amendment, you will be deemed to have agreed to any amendments to the Program set forth in the continuously updated Agreement at OneAZcu.com. If you do not agree to the amendments, you may close your credit card account.

7. **TERMINATION OR CANCELLATION.** We reserve the right to suspend or terminate the Program and this Agreement at any time. Our decisions regarding the program are final. We may also terminate your Rebate Rewards Account immediately without notice, if we determine that any Cardholder has violated the rules of this Program or is in any way involved in fraud, theft, or other illegality, or if we terminate or suspend your OneAZ CU Business Rebate Rewards Card. If we terminate your Rebate Rewards Card for any of those reasons, the accumulated Rebate Rewards on your Account will be forfeited, and that Rebate will not be credited to your card account. After termination of the OneAZ CU Business Rebate Rewards program, the Terms and Conditions of this section shall no longer apply to your OneAZ CU Business Rebate Rewards Credit Card. All other terms and conditions of your Credit Card Agreement shall apply. You will still be obligated to make monthly payments and comply with all of the terms and Conditions stated in your Credit Card Agreements.

8. **INCOME TAXES.** Earning Rebate Rewards or redemption of Rebate Rewards may result in tax liability. Any applicable federal, state, or local tax obligations related to the program are your sole responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the program. Tax reporting, if any, will be made to the tax identification number of the primary Credit Cardholder.