



KEYPOINT CASH REWARDS CREDIT CARD TERMS AND CONDITIONS

Effective June 29, 2017

Earning Cash Rewards: You will earn Cash Rewards equal to 1.5% of each dollar of net merchant purchases made on your KeyPoint Credit Union ("KeyPoint") Cash Rewards Credit Card ("Credit Card"), as long as your Credit Card account and your KeyPoint membership remain in good standing.

Net Merchant Purchases: Net merchant purchases are defined as the dollar amount of goods and services purchased from merchants using the Credit Card minus any merchant credits, returns or adjustments.

The following are excluded from the calculation of net merchant purchases: cash advances, balance transfers, convenience checks, fees (such as annual fees, balance transfer or cash advance fees, or late fees) service charges, interest, non-interest finance charges, charges claimed to have been unauthorized, or any amounts other than net merchant purchases of goods and services.

Reward Calculation and Accumulation: KeyPoint awards Cash Rewards equal to 1.5% of each dollar of net merchant purchases on your Credit Card. There is no limit on the Cash Rewards that you can earn. Cash Rewards for the current billing cycle are calculated monthly at the end of the billing cycle and do not expire. To view your accumulated Cash Rewards balance, you can review your most recent Credit Card statement or contact us.

Reversals of charges for merchant returns or adjustments or unauthorized merchant purchase transactions will reverse any corresponding Cash Rewards. Reversals of Cash Rewards will occur during the billing cycle in which the reversal of the corresponding charge occurs. For this reason, you could have a negative Cash Rewards balance.

Reward Payment: If at the end of a billing cycle you have accumulated a balance of least \$25 in Cash Rewards, the full amount of accumulated Cash Rewards will be paid in the form of a credit to your Credit Card account balance. This will be reflected on the Credit Card statement for the billing cycle in which the Cash Rewards balance is credited. Once the Cash Rewards are credited to your Credit Card account balance, you will start to accumulate Cash Rewards again. If your accumulated Cash Rewards balance as of the end of a billing cycle is less than \$25, the amount of accumulated Cash Rewards will be shown on your Credit Card statement, but it will not be credited to your Credit Card account balance, and it will automatically roll over into your next billing cycle. Cash Rewards credited to your Credit Card account balance will **not** relieve you of your obligation to make at least your required minimum monthly payment.

Forfeiture of Cash Rewards: Accumulated but unpaid Cash Rewards will be forfeited (a) if you or we close your Credit Card account before the Cash Rewards have been paid, (b) if we reasonably believe there has been fraud, abuse or manipulation in connection with your participation in the Cash Rewards program, or (c) in any billing cycle in which your Credit Card account and KeyPoint membership are not in good standing. You will be not in good standing if you are in default on any agreement you have with KeyPoint or if you violate these Terms and Conditions.

Additional Terms and Conditions: KeyPoint reserves the right to terminate, change, delete from, or add to the Cash Rewards program and these Terms and Conditions at any time. Changes can include increasing or decreasing the amount of Cash Rewards earned per dollar spent, implementing an expiration date for accumulated Cash Rewards, changing the method of redemption of accumulated Cash Rewards, or termination of the Cash Rewards program. KeyPoint will give you legally required notice of any change to the Cash Rewards program that has a material adverse effect on you. Changes to the Cash Rewards program will be valid only if made pursuant to an official KeyPoint change-in-terms notice or by order of a court to whose jurisdiction KeyPoint is subject.

Cash Rewards are not transferrable or assignable. Except as set forth in these Terms and Conditions, Cash Rewards cannot be used to reduce the amount of any obligation to KeyPoint.

The Cash Rewards program is void where prohibited or restricted by law.

Neither KeyPoint nor any other entity associated with the Cash Rewards program shall have any liability arising from or related to your participation in the Cash Rewards program.

All questions regarding accrual of rewards or the fulfillment of rewards shall be resolved by KeyPoint. For questions regarding the Cash Rewards program, please visit us online at kpcu.com or call us at 1-888-255-3637.