

1.5% CASHBACK REWARDS PROGRAM DISCLOSURE

Your Metro Credit Union Preferred Visa official rules and important terms associated with the use of the card and payment of the Cash Back Reward, including provisions related to eligible transactions, payment of cash rewards and other important conditions and limitations are detailed below.

PROGRAM SUMMARY	
CASH BACK REWARDS	Earn a one and a half percent (1.5%) Cash Back Reward for each \$1.00 of Net Purchases posted to the Account.
CASH BACK REWARDS PROGRAM FEES	There are no Cash Back Rewards fees; however, please review your Account Opening Disclosure for information on fees associated with the Account.
EXPIRATION	Cash Back Rewards expire 4 years from the date credited. They are redeemed on a first-in, first-out basis.
FORFEITURE	If the Account is closed for any reason, enrollment in the Program will be terminated and any accumulated Cash Back Rewards that have not already been redeemed will be forfeited.
REDEMPTION	To receive Cash Back Rewards, members are required to contact Metro Credit Union. Members must redeem Cash Back Rewards in \$25 increments. Cash Back Rewards redeemed are in the form of a statement credit applied to your VISA Account. The regular monthly minimum payments shown on the billing statements must still be made.

You must be an individual and use the account only for personal, family or household expenses. Corporations, partnerships and other entities may not participate. Your account must be open and in good standing to earn Cash Back Rewards. By signing, accepting or using the Preferred Visa card, the primary card member constitutes acceptance of these terms and conditions.

Cash Back Rewards have no cash value or value of any kind until they are redeemed. You are solely responsible for any taxes that may be owed as a result of receiving Cash Back Rewards.

You will earn 1.5% Cash Back Rewards for each one dollar (\$1.00) of all new retail purchases less credits, returns and adjustments (“Net Purchases”) charged in a statement period made by you and/or any Authorized User of the card. Cash Back Rewards will be posted to your Preferred Visa Card as a statement credit (e.g. payment adjustment). Cash Back Rewards paid will be disclosed on your credit card statement for the previous month. There is no minimum or maximum reward you may earn. Cash Back Rewards earned will be paid in U.S. Dollars and rounded to the nearest cent. Account adjustments, returns, credits, disputes may affect the amount of any Cash Back Reward paid.

Balance transfers, cash advances (or cash equivalent transactions such as the purchase of foreign currency), money orders, prepaid cards, cashier’s checks, convenience checks, ATM cash disbursements, loan payments, fees, interest charges and disputed or unauthorized/fraudulent transactions **are not considered purchases and will not earn Cash Back Rewards.**

Metro Credit Union may change or terminate the Program in our discretion at any time with or without prior notice except where required by law.

Metro Credit Union reserves the right, at its sole discretion, to disqualify any card member from receiving Cash Back Rewards and to forfeit any and all Cash Back Rewards earned but not yet paid for abuse, fraud, or any violations of the Credit Card Disclosure Statement and Agreement. If you dispute any aspect with respect to your Cash Back Visa account, including a dispute regarding the amount of rewards earned or deposited, you must notify us in writing at Metro Credit Union, P.O. Box 390696 Omaha, NE 68139, within sixty (60) days of the date of the first Preferred Visa account statement to which your reward dispute relates. If you do not properly notify us in this timeframe, we will have no obligation to you to adjust any error.