

HOW TO EARN CASH BACK

Earn cash back rewards (“Rewards”) on the following Qualifying Purchases made using your Rogue Visa Signature Rewards Card (the “Card”), subject to these Terms & Conditions:

- 4% cash back at restaurants – This includes restaurants, fast food, and caterers.
- 3% cash back for fuel and charging – This includes automated fuel dispensers, electric vehicle charging, and service stations.
- 2% cash back for groceries – This includes grocery stores, supermarkets, dairy products stores, freezer and locker meat provisioners, candy, nut, and confectionery stores, miscellaneous food stores, and bakeries.
- 1% cash back on all other Qualifying Purchases.

Cash back percentage is equivalent to one cent per dollar. For example, 4% cash back is \$0.04 for each \$1.00 spent. From time to time, additional Rewards may be available through limited time promotional offers and governed by these Terms & Conditions. Rewards are only calculated and earned on the final and settled transactions.

EXCLUSIONS

The following are not Qualifying Purchases, and no Rewards will be awarded for these transactions:

- Balance transfers
- Cash advances
- Interest
- Fees of any kind
- Unauthorized or fraudulent charges
- Checks, Money orders, or wire transfers
- Lottery tickets, casino gaming chips, or similar betting transactions
- ATM transactions
- Purchases made using a third party “buy now pay later” installment program

MERCHANT CATEGORY CODES

Cash back percentage is determined by Merchant Category Codes (MCC), which may not always match the category you expect. MCCs are based on the types of products and services the merchant primarily sells. They are determined by the merchant or its processor and subject to Visa’s Rules and Procedures. We do not determine the assignment of these codes and are not responsible for the codes used by merchants. Even though a merchant may appear to fit into the category, it may not use a merchant code in the category you expect. For example, you will not earn additional rewards for purchases at a restaurant located within a retailer if the restaurant is assigned a “retailer” code instead of a “restaurant” code. Purchases will not qualify for Rewards if the merchant processes transactions using an ineligible MCC, or processes transactions through a third-party payment account, digital wallet, or similar technology that does not support the transmission of MCCs. We reserve the right to determine which purchases qualify for Rewards in our sole discretion.

RETURNS & REFUNDS

Credits applied to your card account because of a return, or a refund will reduce your Rewards balance. Your Rewards will be reduced by the same percentage that applied to the original purchase. For example, if you have a \$10 Rewards balance, and you return a \$50 item to the grocery store for which you earned 2% cash back, your \$10 balance will be reduced by \$1.00, which is 2% of \$50. If your Rewards balance is less than the amount of the credit, it may result in a negative balance. If your Rewards balance is negative, any new Rewards will first bring the Rewards balance from negative to positive. This includes returns or credits from a disputed purchase.

HOW TO REDEEM CASH BACK

You must be a member in good standing to redeem your Rewards. Your Rewards balance is generally available for review within your Online Banking or monthly statements, or other communications we may provide from time to time. Rewards can be redeemed through Online Banking. They can be applied to any eligible Rogue Credit Union checking account, savings account, as a credit to the Card account balance or Ownership account for any value less than or equal to posted Rewards. Credits applied to a credit card balance are not a monthly payment, even if the amount is sufficient to pay the minimum. You must make your credit card payments per your credit card agreement regardless of the use of Rewards. Once Rewards have been redeemed, the credit cannot be cancelled or reversed. Rewards have no cash value until they are redeemed. Rewards are calculated at the end of each business day. Rewards earned after close of each business day will generally be posted at the close of the next business day.

EXPIRATION & CLOSURE

Your Rewards remain available as long as your Card account remains open, subject to our ability to change the Terms & Conditions after providing notice to you. However, you will immediately lose all your rewards if your Card account status changes or your Card account is closed for any reason. We may suspend or close your Card account in our discretion for reasons such as Card misuse, fraudulent or suspicious activity, or a breach of your other obligations or agreements with us. If any of your accounts with us are past due, over the limit, or otherwise in default, fraud-restricted, part of a consumer credit counseling arrangement, or subject to discharge in a pending bankruptcy, you will forfeit all Rewards and will not be eligible for further Rewards until the disqualifying condition is resolved. This may result in taking away cash back Rewards or preventing you from earning future cash back rewards. You remain obligated to pay any remaining balances for your loans with us regardless of whether we have closed the Card account or suspended your ability to earn Rewards.

PROGRAM CHANGES

We reserve the right to change, suspend or cancel these Terms & Conditions at any time for any reason by providing notice to you.