



Cash Back Visa Signature[®]

Program Terms & Conditions

These Terms and Conditions govern the Sound Credit Union Cash Back Program. The Program is offered and administered by Sound Credit Union. Your Sound Credit Union Cash Back Visa Signature credit card account ("Account") is automatically enrolled in the Program and is subject to these Terms and Conditions unless and until we notify you otherwise. Use of your Account constitutes your acceptance of these Terms and Conditions.

The Program Terms and Conditions are separate from the terms of your Credit Card Agreement. From time to time we may change the Terms and Conditions. When any change is made, we will notify you in writing, as applicable. It is your responsibility to review the Terms and Conditions to be aware of any changes.

For purposes of these Terms and Conditions, the pronouns "you," "your," "I," and "my" are intended to mean any Cardholder, including a joint Cardholder. The pronouns "we," "us," and "our" mean Sound Credit Union.

What is the Cash Back Program? With the Sound Credit Union Cash Back Program ("Program") you earn 1.50% cash back on each Qualifying Purchase you make with your Account during the Program Cycle. Program Cycle runs from the first day to the last day of the month. Accrual of Cash Back will begin on the date you open your Account. There is no limit to the amount of Cash Back you can earn. Example: If you make \$1,000 in Qualifying Purchases during the Program Cycle, you will earn \$15 cash back.

What are Qualifying Purchases? "Qualifying Purchases" are purchases that post to your Account, less credits, returns, or other adjustments that are not payments. Qualifying Purchases can be made anywhere; there are no specific purchase categories associated with this Program. From time to time, we may offer special promotions featuring a Cash Back bonus. Details on how to earn the bonus and any limitations that apply will accompany the offer. Qualifying Purchases do not include balance transfers, cash advances, convenience checks, purchases of cash equivalents of any kind (i.e. money orders, ATM cash disbursements, gaming transactions, etc.), tax payments, finance charges, fees, credit insurance, credit protection or debt cancellation charges, or unauthorized/fraudulent transactions. Transactions that are not Qualifying Purchases do not earn Cash Back.

How Do I Know How Much I Have Earned? Your Cash Back balance will be available on your monthly billing statement.

When and How Will I Receive My Cash Back? Cash Back will be automatically awarded on a monthly basis and deposited to your Savings account on the last day of the program cycle. If your Account is closed before the Cash Back is awarded or is not in good standing (i.e. past due more than 30 days) at the time Cash Back is awarded, all Cash Back will be forfeited.

Other Terms and Conditions

1. Cash Back is non-negotiable and cannot be redeemed for any benefit except those designated by us. Cash Back is not property of any Cardholder or other person, and may not be brokered, bartered, attached, pledged, gifted, sold, or unless specifically authorized by us, transferred to anyone else under any circumstances, including, but not limited to: disability, death or in connection with any domestic relations dispute and/or legal proceeding. We shall have no liability for disagreements between Cardholders regarding Cash Back.
2. Once Cash Back has been awarded and the value of any transaction(s) forming part of any or all of the Cash Back is either refunded or credited, or otherwise rescinded, we may, at our discretion, withhold subsequent Cash Back or collect any amount(s) you owe, in any appropriate manner, including, but not limited to, the posting of an equivalent dollar debit in the form of a cash advance transaction to your Account.



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3. Discrepancies about Cash Back earnings are not treated as credit card billing disputes. Our decisions regarding Cash Back discrepancies shall be final. Unless specifically authorized by us, Cash Back may not be combined with other discounts, special rates, promotions or other reward programs offered by us. Unless specifically authorized by us, Cash Back cannot be transferred between any credit card accounts issued by us. Cash Back may not be combined with any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge or credit card programs, whether in the U.S. or abroad.
4. We reserve the right to disqualify anyone from participation in the Program, refuse to redeem Cash Back, and close your Account if, in our sole judgment, you or any other person(s) using the Account, have violated any of the Program Terms and Conditions, including but not limited to acts of fraud or other abuse. You are responsible for all transactions and other activities resulting from the X1159 Rev. 5/17 use of your Account. You must immediately notify us of any actual or suspected unauthorized use of your Account.
5. We may, at any time, for any reason (a) modify, delete or terminate the Program, Program Terms and Conditions, benefits or features, in whole or in part; (b) discontinue or replace any method of redemption for Cash Back with a similar one of lesser, equal or greater value; or (c) terminate a Cardholder's participation in the Program. Changes may affect outstanding transactions and Cash Back, and may include, but are not limited to, the earnings rate for Cash Back, the definition of Qualifying Purchase, and the Program Cycle. Any of the foregoing actions may be taken without prior notice even if such actions affect the value of Cash Back already earned. The Program is not scheduled to end on a predetermined date.
6. We are not responsible for delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email. We assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, theft, destruction or unauthorized access to, or alteration of Cash Back accrued and redeemed or other Program activities.
7. You agree to release Sound Credit Union from all liability for loss, claim, expense or damages sustained by you, in connection with the receipt, ownership or use of any Cash Back. The foregoing shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the Cash Back. We are not responsible for typographical errors and/or omissions in any Program document.
8. You are responsible for determining any tax liability arising from participation in the Program. Consult your tax advisor concerning tax consequences.
9. The Program is governed by the laws of the State of Washington and is void where prohibited by law.