

Alliant Cashback Visa Signature Card Program Terms & Conditions – for all Members effective October 1, 2022

I. Description of the Program

- (a) These Terms and Conditions provide information on how the Alliant Cashback Visa Signature Program (“Program”) works. This is a separate and independent agreement from the Alliant Cashback Visa Signature Cardmember Agreement (“Cardmember Agreement”).
- (b) By using your Alliant Cashback Visa Signature card, you and any authorized user on the account are accepting these Terms and Conditions. “Account” refers to your Alliant Cashback Visa Signature card account.
- (c) The Program is a service provided by Alliant Credit Union in partnership with CU Cooperative Systems, Inc. dba CO-OP Financial Services (“Program Sponsor”) and managed by ampliFI Loyalty Solutions (“Program Administrator”).
- (d) Participation in the Program is exclusive and automatic to members who have a current Alliant Cashback Visa Signature card account in good standing and not past due.
- (e) Alliant Credit Union may terminate the Program or change the Terms and Conditions, rules, policies, cash back earnings, and/or benefits at any time with or without notice as permitted by law.
- (f) Alliant Credit Union reserves the right to disqualify members from participation in the Program and invalidate, deduct or re-compute all cash back for any abuse, fraud, or violation of the Terms and Conditions. We reserve the right to disqualify any account holder from participation in this rewards program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgment of Alliant Credit Union. Such termination may result in the forfeiture of any accumulated cash back rewards.
- (g) The Program is void where prohibited by federal, state or local law.

II. Rewards Programs, Including the Tiered Rewards Program, Eligible and Ineligible Purchases, and Transactions for Earning Cash Back

- (a) You will earn a cash back reward on purchases of all eligible goods and services (“eligible purchases”) with your Alliant Cashback Visa Signature card. Cash back accumulated will be stored in your account and will be rounded to the nearest dollar.
- (b) Earning Cash Back Rewards

Eligible Alliant Cashback Visa Signature accounts that qualify for Tier One Rewards earn 2.5% cash back on the first \$10,000 of eligible purchases per billing cycle, and unlimited 1.5% cash back on all other eligible purchases. Accounts that do not qualify for Tier One Rewards will automatically receive Tier Two Rewards (1.5% cash back on all eligible purchases).

To qualify for Tier One Rewards, primary cardholder must have an Alliant High Rate Checking account, opt to receive eStatements, maintain an average daily balance of \$1,000 or more, and have at least one electronic deposit posted to the account each calendar month (direct deposit, ATM deposit, mobile check deposit or transfer from another financial institution).

Tier One Rewards qualification is applied to each billing cycle, based on the Alliant High Rate Checking qualifications met during the preceding calendar month.

Example: A billing cycle beginning on September 13th will earn Tier One Rewards based on Alliant High Rate Checking qualifications met during the calendar month of August. A billing cycle beginning on August 28th will earn Tier One Rewards based on Alliant High Rate Checking qualifications met during the calendar month of July.

*REQUIREMENTS FOR ALLIANT HIGH-RATE CHECKING

The Primary Cardholder must have an Alliant High Rate Checking account. If the Primary Cardholder doesn't have an Alliant High Rate Checking account, they must first apply for and be approved for an Alliant High Rate Checking account. You can open an Alliant High Rate Checking account in Alliant Online Banking at myalliant.com/open-checking. Alliant Checking accounts are subject to approval.

- (c) Cash back is earned on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) purchased on your Alliant Cashback Visa Signature card. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the cash back value of the transaction in question may be deducted from the cash back total during the dispute period. If the transaction is reinstated, the cashback will also be reinstated.
- (d) Cash back is not eligible on finance charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink processed transactions, purchases of and any fees paid toward gift cards, pre-paid cards, re-loadable cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers) or impermissible purchases such as purchases made for business purposes.
- (e) From time to time, Alliant Credit Union may offer special promotional cashback offers that will contain details and limitations at that time. Accounts that are closed or delinquent at the time of the offer are not eligible. Cash back earned on special promotions may take up to two billing cycles following the promotion posting.
- (f) If more than one Alliant Cashback Visa Signature card has been issued for the same Account, cash back from each such card will be pooled together into one cash back balance. Separate accounts under the same household will not be pooled together.
- (g) Cash back is recorded and redeemable on a first-in-first-out basis.
- (h) If your Alliant Cashback Visa Signature card is lost or stolen, your cash back balance will be transferred to your new card.

III. Redeeming Cash Back

- (a) In order to redeem cash back, your Account must be open and in good standing.
- (b) To redeem, please log into your account in Alliant Online Banking. Click on your Signature card account, then Manage Account, then Alliant Cashback to be directed to your cash back account.
- (c) Cash back may be redeemed only after you have accrued \$50 or more.
- (d) You may redeem accrued cash back in the form of cash into an Alliant Credit Union checking or savings account. Cash back rewards redeemed into a checking or savings account may take up to 5 business days to be applied/deposited/credited to your account.
- (e) You may redeem accrued cash back in the form of a statement credit. Cash back rewards applied as a credit to your credit card statement may take up to two billing cycles, depending on the date redemption is requested and the closing date of the billing cycle.
- (f) Cash back will be deducted from your cash back balance immediately following redemption.
- (g) Cash back must be redeemed by a Primary Alliant Cashback Visa Signature cardholder.
- (h) The Primary cardholder is responsible for determining any tax liability that arises from participation in this Program.
- (i) It is the responsibility of the Primary Account holder to notify Alliant Credit Union if the cash back is not received.

IV. Cash Back Redemption Restrictions and Exclusions

- (a) Cash back cannot be combined with any other loyalty/frequency program that is not managed by the Program Sponsor.
- (b) Cash back in this Program may not be used with any other offer, promotion or discount; cannot be earned from, transferred to or combined with any other member's credit card or debit card account(s) points for redemption.
- (c) Cash back cannot be bought, sold, or transferred in any way, including, but not limited to, transfers through inheritance or divorce.
- (d) Cash back cannot be used to satisfy any minimum payment obligation or as part of a required payment.

V. Cash Back Expiration

- (a) Cash back will accrue over five calendar years and will expire on a rolling, first-in/first-out, annual basis; cash back earned in a calendar year will expire on the December cycle date of the fourth calendar year following the year in which it was earned. For example, any unredeemed cash back that you earned in 2021 will expire on your December 2025 cycle date; unredeemed cash back earned in 2022 will expire on your December 2026 cycle date, etc.
- (b) If for any reason your account is closed, including but not limited to moving to another Alliant Credit Card, you will forfeit your cash back balance immediately.

VI. Program Contact Information

- (a) For questions and information, please contact the Program Administrator's customer service center at 888-659-9860.
- (b) Information is also available on the Program website: www.gochoicerewards.com
- (c) The current Alliant Cashback Visa Signature Card Program Terms and Conditions can also be found at <https://www.alliantcreditunion.org/bank/visa-signature-card>.