



SIGNATURE REWARDS PROGRAM INFORMATION

SIGNATURE REWARDS CARD

"Signature Rewards" are the rewards you earn under the program. Signature Rewards are tracked as points and each point in Signature Rewards earned is equal to \$0.015. You may simply see "Cash Back" in marketing material when referring to the rewards you earn. You will earn 1 Reward Point ("Point") for each dollar of eligible Net Purchases charged to your Account during each billing cycle.

HOW YOU EARN SIGNATURE REWARDS

Earn signature rewards when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn signature rewards: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. *1.5% Base Cash Rewards:* Earn 1.5% cash back (equal to \$0.015 for every \$1) on Net Purchases charged to the card each billing cycle.

REWARDS REDEMPTION

Signature rewards are automatically redeemed for you by applying a statement credit to your account. Signature rewards shall be issued for a U.S. dollar sum and are automatically applied via statement credit at the end of each corresponding statement cycle. Redemptions for a statement credit do not have a minimum redemption amount. *Rewards Expiration:* As long as your account remains open with active charging privileges, signature rewards do not expire. *Rewards Forfeiture:* If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed signature rewards associated with the account are subject to immediate forfeiture, unless specifically authorized by us. *Rewards Program Rules:* Program rules and rewards are subject to change.

CARD BENEFITS

Certain restrictions apply to each benefit. Details accompany new account materials.

This credit card program is issued and administered by Neighborhood Credit Union. Any account opened in response to this application shall be governed by the laws of the State of Texas. Deposit products and services are provided by Neighborhood Credit Union.