Truliant Federal Credit Union

Credit Card Rewards Terms and Conditions

Section 1: Contracting With Us

Welcome to the Truliant Federal Credit Union Credit Card Rewards Program ("**Program**"). This Agreement sets forth the terms and conditions applicable to the Program and only the Program. For terms and conditions related to other Truliant products, please see the separate document(s) you received regarding those product(s) upon signing up for or contracting for them.

By participating in the Program, You agree to the terms and conditions in this Agreement.

In this Agreement, the following defined terms apply:

"**Account**" means an account associated with a Your Credit Card.

"**Addenda**" means Addenda that go with these terms and conditions set forth in this document.

"**Agreement**" means the Terms and any additional terms and conditions that We reference in the Terms.

"**Credit Card**" means an eligible Truliant-issued credit card that participates in the Program.

"**Credit Card Agreement**" means the terms and conditions associated with any Credit Card

"**Program**" means the Truliant Credit Card Rewards Program as described by the Agreement.

"**Rewards**" means rewards offered by the Credit Cards through the Program or other rewards reflected in the Agreement.

"**Terms**" means the terms and conditions set forth in this document and the Addenda to it.

"**Truliant**" means Truliant Federal Credit Union.

"**We**," "**our**," and "**us**" refers to Truliant.

"**You**" or "**your**" refers to each person with a Credit Card.

Section 2: Property Rights

All Rewards are the property of Truliant, including but not limited to Rewards You forfeit from the following:

- Closing Your Credit Card (either by You or Truliant)
- Cancelling your Rewards Credit Card (either by You or Truliant)
- Cancelling the Program (by Truliant)
- Letting Rewards expire (by You)
- Causing a loss to Us
- Violating the Terms of this Agreement, the terms of Your Credit Card agreement, or the terms of Your Truliant Deposit Account Agreement (by You)

Section 3: Changes to Terms or Program

We can change the terms of this Agreement and change, suspend, or terminate any part of the Program at any time and for any reason. These changes may:

- Prevent You from earning and/or using Rewards
- Decrease Your Rewards
- Cause You to lose Rewards

We will notify You in advance in writing when We make material changes to the Agreement or the Program.

Section 4: Program Suspension or Disqualification

At any point, and at Our sole discretion, We can suspend or disqualify You from the Program. If We do, then the following Terms apply:

a) If We Cancel Your use of the Program

We can immediately suspend or disqualify You from the Program, in whole or in part, at any time and for any reason. If You take any of the following actions (or another similar action), We will suspend or disqualify You from the Program:

- Violate these Terms, the terms of Your Credit Card Agreement, or the terms of Your Truliant Deposit Account Agreement
- Engage in fraud or suspected fraud, or someone associated with Your Account does so
- Cause a loss to Us
- Misuse or gaming the Program, according to Us in Our sole discretion.

Misuse or gaming includes, but is not limited to:

- Obtaining or using an Account to maximize rewards earned and redeemed in a manner that is not consistent with typical customer activity; and/or
- Multiple Credit Card Account applications and openings.

If we suspend or cancel Your access to the Program, this action may:

- Prevent You from earning and/or using Rewards
- Decrease Your Rewards
- Cause You to lose Rewards
- Require Us to close Your Credit Card

b) If We Discontinue the Program

If We cancel the Program, We will send You advance written notice that the Program will no longer be available. You must redeem Your Rewards within three months from the date We notify You of the discontinuation. You will lose any unredeemed Rewards remaining after the three-month period.

Section 5: Changes to Your Account Information

You must promptly notify Us if You change any of Your contact information, including Your:

- Name
- Mailing address
- Email address
- Phone numbers

To update Your email or mailing address, or to update Your phone numbers, sign into Truliant online banking. Alternatively, You may also update any of Your contact information by visiting a Truliant branch or calling 1-800-822-0382.

Section 6: Contacting You

You agree We have Your consent to:

a) Monitor Your use of the Program

We have the right to monitor all of Your activity relating to Your Program. Occasionally, We may monitor and record telephone calls with You regarding Your Program.

b) Communicate with You

We and any companies working on Our behalf may contact You about Your Account by phone, text message, or email for informational or servicing purposes. If You have a joint Account, a notice to one of You will serve as a notice to both of You.

- Phone Calls/Text Messages: You agree that We may contact You by telephone or text message at any telephone number associated with your Account, including wireless telephone numbers (i.e., cell phone numbers) which could result in charges to You, in order to service Your Account or collect any amounts owed to us, excluding any contacts for telemarketing purposes as prescribed by law. Further You agree contact methods may include use of pre-recorded or artificial voice messages, and/ or use of an automatic dialing device. Messaging and data rates from Your carrier may apply. You agree to promptly notify Us if You change or discontinue using any telephone number associated with Your Account. You may withdraw the consent to be contacted on Your cellular device by written notice to Us at 3200 Truliant Way, Winston-Salem, NC 27103, or by calling Us at 1-800-822-0382, or by any other reasonable means. By providing a wireless telephone number, You represent and agree that You are and will be the wireless subscriber with respect to the wireless telephone number provided. If You are no longer the subscriber to the wireless telephone number You provided, please immediately notify Us of those changes. To stop receiving text messages from Truliant Federal Credit Union, text “STOP” to any message that You receive from Truliant. When You give us a telephone number or call us, You agree and expressly consent in advance to these terms and conditions. Visit truliantfcu.org for more information.
- Emails: We may send You email messages about Your Program to any email address You provide Us.

Section 7: Rewards and Taxes

Some Rewards You receive may qualify as taxable income to You. When laws require Us to do so, We will report Your Rewards' value as income to the Internal Revenue Service, as well as sate and local tax authorities. By using the Program, You are responsible for paying any federal, state, or local taxes You owe, or other connected fees or gratuities. When You donate Your redeemed Rewards, Your gift may be tax deductible. If You have any other questions about Your tax liability, please consult with Your tax advisor.

Section 8: No Warranty

TO THE FULLEST EXTENT ALLOWABLE BY LAW, TRULIANT SPECIFICALLY DISCLAIMS ANY REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, ABOUT THE SERVICES OFFERED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.

Section 9: No Waiver

No failure by Us to exercise, or delay in exercising, any right, remedy, power, or privilege arising this Agreement shall operate or be construed as a waiver thereof; nor shall any single or partial exercise by Us of any right, remedy, power, or privilege hereunder preclude any other or further exercise thereof or the exercise of any other right, remedy, power, or privilege. No waiver by Us of any of the provisions hereof shall be effective unless explicitly set out in writing and signed by Us.

Section 10: Rights Assigned, Transferred, or Sold

We reserve the right to assign any rights We have in the Program to another creditor or party, which entitles them to those assigned rights. You do not have the right to assign, transfer, or sell any of Your Rewards or you Rewards Accounts.

Section 11: Joint Accounts and Business Accounts

If there is more than one authorized user on an Account, any authorized user who is not an Account owner will earn Rewards in the same manner as the Account owner, but all Rewards will be accrued into the Account owner's name.

Only the Account owner can redeem Rewards. Authorized users who are not Account owners are not eligible to redeem Rewards.

Business Account owners can add an administrative user. Business Account owners will earn Rewards on purchases by administrative users and all Rewards earned on purchases by administrative users will be credited to the business Account owner. Only business Account owners can redeem Rewards and administrative users are not eligible to redeem Rewards.

Section 12: LIMITATION OF LIABILITY WAIVER

We will not be liable to You for any claim, loss, cost, or damage caused by: (a) events or circumstances beyond Our reasonable control, even if they were foreseeable, including extreme weather, natural disasters, fire, floods, pandemics, measures of any governmental authority, civil disorder, labor strikes, and terrorism or threats of terrorism, (b) loss of electrical power, (c) the breakdown or failure of any

private or common carrier communication or transmission facilities,(d) suspensions of payments by another financial institution, (e) Your Account being the subject of legal process or other claim, or (f) Your negligence. In particular, We are not liable to You if such an event or circumstances prevent Us from, or delay Us in, performing Our obligations for a service. Our liability to You for any act or failure to act shall not exceed the amount of the transaction, which You incur, and payment of any interest or dividends required thereon. In any case, We will not be liable for any special, incidental, exemplary, punitive or consequential losses or damages of any kind, regardless of whether you informed us of the possibility of such damages, unless required by law.

Section 13: BINDING ARBITRATION AND CLASS ACTION WAIVER

PLEASE NOTE THAT THE BINDING ARBITRATION AND CLASS ACTION WAIVER LANGUAGE FROM YOUR CREDIT CARD AGREEMENT APPLIES TO THE PROGRAM AND IS INCORPORATED BY REFERENCE HEREIN.

Addenda 1 (Cash Back Rewards)

You can earn cash rewards when You use the Credit Cards listed in this Addenda ("**Cash Back Credit Cards**") to make eligible purchases. Please note that returns, credits, and adjustments to Cash Back Credit Cards will be deducted from purchases, even if the Cash Back Credit Card in question was not the original payment method. Your Cash Back Credit Card purchases less the deductions referenced here are "**Net Purchases**". We may remove Rewards from Your Account if we determine that those Rewards were earned on ineligible purchases.

The following transactions are not considered purchases and will not earn cash Rewards: balance transfers and cash advances, gambling transactions, insurance payments, government fees, interest charges, fraudulent or illegal transactions, cash-like transactions (such as money transfers, prepaid card loads, foreign currency, and money orders), and other transactions associated with Excluded Codes as defined and noted below. The list of transactions that will not earn cash Rewards is determined by Truliant in its sole discretion and is subject to change at any time and without notice.

The cash back Rewards You are eligible for depend on the category of the merchant(s) where You use Your Cash Back Credit Card for purchases.

How your purchases are categorized

Merchants are assigned a merchant category code (MCC) based on the type of products or services they primarily sell.

Merchants, not Truliant, assign MCCs and submit transactions. As a result, some purchases may not be categorized as you expect. If a purchase is not categorized within an eligible MCC, it will not qualify for bonus cash back rewards.

The following are the Cash Back Credit Cards you may select and a summary of the cash back Rewards that apply to them.

Eligible Cash Back Categories

Signature 3696/3360

5% Cash Back – Utilities & Recurring Subscriptions

You will receive **5% cash back** (i.e. $0.05 for every $1) **on up to $500 in purchases per monthly billing cycle**, on purchases categorized under the following MCCs:

- Utilities & Telecommunications
    - 4814—Telecommunications Services (cellular, wireless, internet, long distance)
    - 4816—Computer Network/Information Services
    - 4899—Cable, Satellite, and Pay Television and Radio Services
    - 4900—Utilities (electric, gas, water sanitation)
- Recurring Subscriptions & Digital Services
    - 5815—Digital Media (books, movies, music)
    - 5817--Applications
    - 5818—Large Digital Good Merchants (Apple, Google, Amazon digital)
    - 5968—Continuity/Subscription Merchants (e.g., streaming, subscription boxes, SaaS, magazines)

Purchases in this category exceeding the monthly cap will earn 1% cash back.

3% Cash Back – Everyday Essentials

You will receive **3% cash back** (i.e. $0.03 for every $1) **on up to $1,500 in purchases per monthly billing cycle**, on purchases categorized under the following MCCs:

- Gas & EV Charging
  - 5541 – Service Stations
  - 5542 – Automated Fuel Dispensers
  - 5552 – Electric Vehicle Charging
- Drug Stores
  - 5912 – Drug Stores and Pharmacies
- Restaurants & Dining
  - 5812 – Eating Places, Restaurants
  - 5813 – Drinking Places (bars, taverns, nightclubs)
  - 5814 – Fast Food Restaurants
- Grocery Stores
  - 5411 – Grocery Stores, Supermarkets
- Discount & Variety Stores
  - 5310 – Discount Stores (e.g., Walmart)

Purchases in these categories exceeding the monthly cap will earn **1% cash back**.

1% Cash Back – All Other Eligible Purchases

You will receive **1% cash back** (i.e., $0.01 for every $1) on all other eligible purchases per monthly billing cycle, except for transactions categorized under the excluded MCCs listed below.

Excluded Transactions (No Rewards Earned)

The following MCC categories (collectively, "Excluded Codes") are not eligible to earn cash back rewards:

- Cash Equivalents/Quasi-Cash
  - 4829—Money Orders
  - 6010/6011—Cash Disbursements (manual/ATM)
  - 6012— Financial Institutions (loan payments, deposits, bill pay)
  - 6050/6051—Quasi-Cash (e.g., money transfer, gambling chips, foreign currency)
  - 6529-6532—Payment Service Providers (e.g., digital wallets, P2P transfers)
  - 6536-6539— Money Transfer Services (e.g., Visa MoneySend)
  - 6540—POI Funding Transactions
  - 6211—Securities Brokers/Dealers
- Property / Housing
  - 6513—Real Estate/Rentals
  - 7012—Timeshares
- Gambling & Betting
  - 9754, 7995, 7800, 7801, 7802, 9406
- Insurance / Financial Services
  - 6300—Insurance Premiums
- Government / Fees
  - 9211—Court Costs
  - 9222—Fines
  - 9223—Bail/Bond

  - 9311—Taxes
  - 9399—Government Services
  - 9402—Postal Services
  - 9405—Government Purchases 9702—Emergency Cash Services
- Administrative / Other
  - 9950—Intra-Company Purchases

Additional Terms

- **Reward Accrual:** Cash back rewards are earned as transactions post to your account.
- **Redemption:** Rewards may be redeemed as statement credits only and must be redeemed through the Cash Back Mall available via online banking.
- **Expiration:** Cash back rewards expire **four (4) years from the date earned**.
  - For example, rewards earned in 2026 will expire after December 31, 2029.
- **Introductory Offer:** If you spend **$1,000 within the first 90 days** after account opening, you will receive a **$200 cash back bonus**.