



## VISA® Empower Cash Back Card

### PROGRAM TERMS AND CONDITIONS

This document outlines the Terms and Conditions (the “Terms”) as they pertain to the First Commonwealth Federal Credit Union VISA® Empower Cash Back Card (the “Card”). These Terms are a separate document from the Cardholder Agreement. By using the Card you, the Cardholder, accept the information detailed below.

#### REWARDS

Cash Back Rewards (“Rewards”) are earned at a rate of 1.5% on all purchases. Balance transfers and cash advances do not qualify for Rewards. To calculate Rewards, multiply the total purchases, less any posted returns, made during a billing cycle by 1.5% (.015).

#### REDEMPTION

To redeem your Rewards, Cardholders must login to the CU Cash Back Mall at [www.cucashbackmall.com](http://www.cucashbackmall.com). Cardholders accessing the site for the first time will need to select the “Register” button and follow the prompts provided. Returning Cardholders may enter their credentials in the designated fields and select “Log In”. A minimum of \$5.00 is required to redeem Rewards. Rewards may be redeemed in any increment above the minimum.

#### EXPIRATION

Rewards will expire after five (5) calendar years. Rewards may also be forfeited at time of account closure as outlined in these Terms.

#### RESTRICTIONS

Rewards may be earned and are redeemable only when your Card Account is open and payment is not past due. FCFCU reserves the right to determine, in its sole discretion, whether the Card Account meets all qualifications for earning and redeeming Rewards, and also reserves the right to prohibit any Cardholder from participating in the Program. FCFCU may suspend and/or cancel a Cardholder’s participation in the Program, including forfeiture of any Rewards, if FCFCU determines that Cardholder has acted in any manner that reflects suspicious or fraudulent activity, or that in any way is abusive of the Program. Once rewards are forfeited, they may not be reinstated at any time for any reason. The Cardholder is not entitled to compensation for any forfeited, suspended, or restricted Rewards. FCFCU’s decision not to enforce any of the rights under these Terms does not waive its right to enforce them at a later time.

#### CARD CLOSURE

If your Card Account is closed for any reason, any Rewards accrued will be forfeited. Rewards must be redeemed in accordance with these Terms prior to Card Account closure.

#### ADJUSTMENTS

Returning a purchased item, disputing a merchant charge, or receiving a refunded purchase amount may result in a credit being applied to your Card Account. This could reduce or eliminate any accumulated Rewards, and may cause a negative Rewards Account balance. Any Rewards earned thereafter will first be applied to bring the Rewards Account balance to zero.

#### GOVERNING LAWS

The laws of the Commonwealth of Pennsylvania shall govern all aspects of this Program, including these Terms. This Program and any Rewards are void where prohibited by federal, state, or local law. FCFCU has no obligations in regard to this Program other than those stated in these Terms.

#### FCFCU MEMBER AGREEMENTS

These Terms do not alter any other agreement that you have entered with FCFCU. All other agreements entered into by the Cardholder with the Credit Union shall continue to apply. Any conflicts between those agreements and these Terms shall be resolved in favor of those agreements.

#### RIGHT TO CHANGE TERMS

These Terms are subject to change, with or without notice, at any time. Changes may include termination of the program. An up-to-date version of this document is available at [www.firstcomcu.org/disclosures](http://www.firstcomcu.org/disclosures)