



### Unlimited Cash Back Terms and Conditions

- “Cardholder” (also referred to as “you”) means an individual that has requested and/or received a Town & Country Credit Union Visa Signature® Credit Card (also referred to as a “Card”). By participating in this Cash Back Program, you (as a Cardholder) agree to these Terms and Conditions and any changes, additions, or deletions to them. Town & Country Credit Union (also referred to as the “Credit Union”, “us” or “we”) issues and administers all Cards.
- PSCU provides credit card services for us and is the third party service provider of this Program working on our behalf. These Terms and Conditions and your participation in the Program are also subject to other agreements you may have with us (for example, Cardholder agreements). To the extent these Terms and Conditions do not agree with any other applicable agreements you have with us, these Terms and Conditions will control.
- You (and any other beneficiary of the Program) agree that we will not be liable for, and you release, discharge, and hold us, or anyone acting on our behalf, harmless from any and all claims of any sort, type, kind, or nature that you may have against us, arising out of or in any way relating to your participation in the Program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards or any person not under our direct supervision and control.
- This Program is void where prohibited by federal, state, or local law. We reserve the right to interpret Program rules and policies and will be the final authority on credit card account credits and qualifications. We will not be responsible for errors or omissions in any Program document. We reserve the right to alter, change, or terminate the Program at any time with or without notice. We also reserve the right to disqualify Cardholders who violate the Program rules.
- Determination and payment of a tax liability on this Program is the responsibility of the Cardholder. Any benefit from other accounts cannot be transferred or combined. Cash back credits are not transferable to other frequent traveler or merchandise programs.
- We reserve the right to change or discontinue this program and its benefits and features at any time in our sole discretion.

### Earning Accumulated Cash

- Accrual of cash will begin on the first day of the billing cycle that includes the date the Cardholder is enrolled in the Program. No retroactive Cash will be awarded.
- If Cardholder is switching from the credit union’s Rewards Points program, all points will be forfeited at time of enrolling in this Program.

- Cash back will be earned on net purchases made with participating Card (not including cash advances, balance transfers and convenience checks).
- Cash back is not earned for fees, such as finance charges, late payment fees or over-the-limit fees. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
- The amount of accumulated cash on your Card may appear as a statement message on your monthly credit card statement.
- Neither we, nor our service providers, are responsible for inaccuracies in cash back accrual due to computer error, late or incorrect data submissions or any loss incurred that may arise in connection with the use of these services.
- Neither we, nor our service providers, are responsible for the performance by any merchant, service provider, or common carrier.

#### **Paying out Accumulated Cash Back**

- Cash back may be posted to your participating credit card account or deposited into your Town & Country Credit Union account on demand.
- Cash back earned will only be credited for accounts that are open and in good standing (not past due, fraudulent, over limit, restricted or part of any bankruptcy settlement).
- If your account has any status that means your card usage privileges have been revoked, you will forfeit your cash back automatically and permanently.
- If your account is over its credit limit by more than 15%, the cash back calculation and distribution will be suspended. Your cash back accumulation is held for future distribution if your account is brought back to good standing.
- If your account is delinquent two (2) or more cycles, your participation in the program will be suspended. Your cash back accumulation is held for future distribution if your account is brought back to good standing.
- If your account is closed, for a reason other than the Card has been lost or stolen, all cash will be forfeited permanently.