

# Civic Consumer Rewards Program Disclosure



## Consumer Rewards Points

Civic Rewards Credit Card accounts eligible for this program earn uChoose Rewards (“Rewards”) and must agree to the uChoose [Terms and Conditions](#). Rewards are earned in the form of Points equivalent to 1% for each dollar spent in qualifying new purchases, net of returns, and disputed charges. Civic may, from time to time, introduce special promotions where more Rewards may be earned for a limited time (“Special Promotion”). In the event of a Special Promotion, this Civic Consumer Rewards Program Disclosure (“Rewards Program Disclosure”) and separate terms titled “Consumer Credit Card Promotion Disclosure” may apply. Rewards are not earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, debt collection charges, payment of existing card balances, balance transfer, ATM transactions, payments made from payment instruments that can readily be converted to cash (for example, traveler's cheques, money orders, wire transfers, and similar products or services), or other transactions in the sole discretion of Civic Federal Credit Union (“Civic”).

Rewards earned for qualifying purchases accumulate within the uChoose Rewards Points Account and must be redeemed through uChoose, accessible through the cardholder’s digital banking. The uChoose Rewards in this program cannot be exchanged directly for cash but may be redeemed as a deposit into your Civic Checking Account or as a credit to your Civic Rewards Credit Card statement. Rewards may also be redeemed through the uChoose redemption website for merchandise or gift cards, or you may use Rewards to pay for purchases at participating merchants. Rewards earned during a calendar month are available by the 1<sup>st</sup> day of the following month. However, in the event a qualified purchase has not posted to your account as of the last day of the month, then Civic may delay posting the corresponding Rewards to your uChoose Rewards Points Account until the 1<sup>st</sup> day of the following calendar month. Qualifying purchases not cleared or posted to a Participant’s Rewards Points Account are not eligible for redemption. There may be other delays in the earning and redemption of rewards based on the sole discretion of Civic. Adjustments to Rewards balances may occur at any time. If a member falls below a required account minimum or the established par value per Civic’s bylaws, Civic may apply Rewards to these accounts to bring them back to the minimum or par value. Rewards do not expire.

Rewards are not earned on delinquent accounts and may not be earned by members who have caused a loss to or are otherwise not in good standing with Civic. The term “good standing” in this Rewards Program Disclosure shall mean a member who: (i) maintains the minimum share set forth in the Civic bylaws, (ii) is not significantly delinquent on any credit union loan; (iii) has not had any account with Civic closed due to abuse or negligent behavior; (iv) has not caused a financial loss to Civic; and (v) has not engaged in violent, belligerent, disruptive, or abusive activities.

Redemption of any accrued Rewards may be denied (i) on delinquent accounts; (ii) if a member has caused a loss to Civic; or (iii) if a member is otherwise not in good standing with Civic. Any accrued Rewards may be forfeited if (i) a member causes a loss to Civic; (ii) a member dies; (iii) a member closes their Civic Savings Account, (iv) if a member’s account is sixty (60) days or more delinquent, or (v) or if a member utilizes their Civic credit card for purposes not intended via the Credit Union’s Cardholder Agreement.

Civic may fully or partially modify or terminate this program at any time without notice in the sole discretion of Civic. Civic may suspend or prohibit members from participating in this program at its sole discretion.