

Purdue Federal Cash Rewards (the "Program") allows Purdue Federal Credit Union members with Purdue Federal Credit Union consumer credit cards and business credit cards ("Cardholder(s)") to earn rewards points when they use their Purdue Federal Credit Union Credit Cards (the "Card(s)") associated with their Purdue Federal Credit Union account ("Account(s)"). All Cardholders who participate in the Program are subject to these Terms and Conditions (the "Rules") and any specific eligibility rules applicable to individual offers ("Offers") or the My Member Perks program Credit Card Perk Points. These Rules supplement your Purdue Federal Credit Union Credit Card Disclosure and Agreement (your "Account Agreement") and Your Guide to Member Services or Your Guide to Member Business Services (as applicable "GMS"). In the event of a conflict between your Account Agreement, the applicable GMS, and these Rules, the Rules will govern any matter relating to the Program while your Account Agreement and GMS will govern all other matters.

In these terms, "Purdue Federal Credit Union," "we," "our," and "us" refer to Purdue Federal Credit Union. "You" and "your" means every eligible person or entity that is now or becomes a Cardholder. By participating in the Program, you agree to these Rules and agree that the Rules may be modified from time to time with 30 days prior written notice, at our sole discretion.

- 1. Enrollment in the Program.** All Cards are automatically enrolled in the Program. However, you must meet the Program requirements to participate. You are eligible to participate in the Program if: (a) you are a Cardholder with an active Card at the time any rewards points or adjustments to rewards points are posted by us to your Card; (b) you make a qualifying purchase; and (c) you continue to satisfy all current and future eligibility criteria that we establish for the Program. The eligibility criteria may be modified from time to time at our sole discretion. Your continued use of your Card while enrolled as a member of the Program constitutes your consent to these Rules in connection with any transactions you make while you are a participant in the Program.
- 2. Earning Rewards Points.** You will earn rewards points for qualified purchases when using your Card at time of purchase. Consumer Cardholders earn one (1) rewards point for every \$1 of a qualifying Card purchase. Visa Signature Cardholders earn one and a quarter (1.25) rewards points for every \$1 of a qualifying Card purchase. Business Cardholders earn one and a half (1.5) rewards points for every \$1 of a qualifying Card purchase. Rewards points are not available in connection with: cash advances; finance charges; fees; convenience checks; foreign transaction currency conversion charges; insurance charges; the cash-back portion of any purchase; the amount of tax paid on some online purchases; ATM transactions; balance transfer payments or other types of non-purchase payments; or any transaction violating any federal, state or local law. Returns, cancellations and exchanges of merchandise are subject to the policy of the retailer from which you made your purchase. If you return or cancel a purchase, the rewards points earned from the original purchase will be deducted from your rewards points balance, including any My Member Perks and Offers points calculated based on the month in which the reduction occurs. Rewards points earned on fraudulent purchases or other disputed charges will be deducted from your rewards points balance, including any My Member Perks and Offers points calculated based on the month in which the reduction occurs. Rewards points transferred to you by our error will be deducted from your rewards points balance, including any My Member Perks and Offers points calculated based on the month in which the reduction occurs. If you have already redeemed rewards points that are to be deducted under these Rules, your rewards points may be brought negative or your Account may be charged back for the redemption amount attributed to the deducted rewards points. Rewards points for multiple Cards associated with a single Account are aggregated into that Account statement.
- 3. Offers and Bonus Points.** We may from time to time use My Member Perks and Offers at our discretion on select purchases for specific Cardholders to earn additional rewards points. For example, an Offer may permit a specified type of Cardholder to earn two (2) rewards points for every \$1 of a qualifying Card purchase during a special promotion period or at certain retailers. Additional rewards points called Credit Card Perk Points may accumulate through My Member Perks. Credit Card Perk Points earned through My Member Perks will be accumulated monthly and available for redemption by the first business day of each month for the previous month's activity and shown on your periodic statement. Your Card must have an active credit line at the time points are credited. Any special terms and conditions for Offers and My Member Perks will be disclosed to you separately.
- 4. Redeeming Rewards Points.** To redeem your rewards points simply log in to the Purdue Federal Credit Union Online Banking website. Go to the Cash Rewards area (the "Program Website"). You will see all rewards points for multiple Cards under the same Account. Rewards points are redeemable for cash, which will be credited to the Account under which the Card was created. The cash redemption will be credited to the primary savings Account unless an alternative selection is available. Redemptions are only available in \$25 increments. Additionally, rewards points may be redeemed as cash donations to organizations as displayed on the Program Website. All redemption requests will be processed no later than the next business day. If you are not enrolled in Online Banking at Purdue Federal Credit Union or prefer not to redeem in that manner, you may

visit a branch or call our Contact Center at 800.627.3328 (toll free) or 765.497.3328, or write to us at Purdue Federal Credit Union, PO Box 1950, West Lafayette, IN 47996-1950. If you are a business member, only Authorized Signers as defined in the GMS or those with online banking privileges will be able to redeem rewards points. If you are a consumer member, any owner of the Account, and any person to whom you have granted linked account access in online banking may redeem rewards points. Your Account associated with your Card must be open and in good standing (not closed, suspended, terminated, delinquent, or in default) and your Card must have an active credit line and not be delinquent or in default in order to redeem rewards points. If you are in default under your Account Agreement or violate the GMS, you immediately forfeit your rewards points and participation in the Program. Death of a sole Account owner (with no joint owners) will result in a default under the Account Agreement and your rewards points will be forfeited unless we receive a written request for redemption within one (1) year of your death from the executor or administrator of your estate. The written request must be accompanied with a death certificate and documents showing authority to act for the estate. In order for the redemption after death to be processed, the redemption must occur prior to closure of the Account and after all outstanding loans have been paid in full. Your ability to redeem rewards points may be temporarily suspended if your card is lost or stolen or your Account has been compromised. Rewards points have no expiration.

5. **Managing Rewards Points.** Your periodic statement will include the number of rewards points earned and any adjustment as provided for in these Rules. You may also check the status of rewards points earned by looking at the Program Website. To combine rewards points earned on different Accounts, you must call our Contact Center at 800.627.3328 (toll free) or 765.497.3328 prior to redemption. Rewards points may be transferred only to another account of which you are an owner. Rewards points earned on a consumer Account cannot be combined with rewards points earned on a business Account. In the unfortunate event that your Account is compromised and you must change account numbers, we will transfer your rewards points to your new account number. Rewards points have no expiration based on accrual date, however, any points remaining on an Account after 48 months of no Card activity (i.e. no transactions and no payments) will be forfeited.
6. **Your Obligations.** You agree to notify all other Cardholders, whose card is linked to your Account, of these Rules. Additionally, you agree to let us know if your address or other information changes so that we may update your information. If you believe that you have made purchases that should have resulted in the addition of rewards points to your accumulated rewards points balance, and you see that the rewards points have not been reflected within thirty (30) days of your purchase (date the charge appears on your Card statement) or you otherwise believe you are missing rewards points, you must contact us within sixty (60) days of the date your Card statement was sent to you and we will investigate the situation. If you wait longer than sixty (60) days, your ability to claim the rewards points will be considered waived.
7. **Limited Liability.** Unless otherwise required by law or our agreements with you, neither we nor our affiliates, officers, directors, employees, or agents will be liable to you, or anyone making a claim on your behalf, in connection with (i) any change in the Program; (ii) any loss, damage, expense or inconvenience caused by any occurrence outside of our control; (iii) any content, products or service appearing on a Website to which we provide a link from the Program Website; or (iv) any taxes that you incur as a result of receiving rewards points. In any event, any liability that Purdue Federal Credit Union may have to you in connection with the Program shall be limited to the amount of any rewards points you have earned in accordance with the Rules of the Program.
8. **No Warranties.** Purdue Federal Credit Union does not: (i) endorse any retailers that may participate in any Offers ("Program Retailer"); (ii) make any express or implied warranty regarding any Program Retailer's goods or services; or (iii) assume responsibility for any Program Retailer's obligation to you.
9. **Changes to the Program.** We may terminate or change the Program or Rules at any time with 30 days prior written notice, at our sole discretion, which may result in the cancellation of any outstanding rewards points not yet credited to rewards points balance or redeemed by the end of the notice period. We reserve the right to determine whether a Cardholder is eligible to participate in the Program and all decisions are final.
10. **Information We Collect and Use.** Please refer to the Purdue Federal Credit Union Privacy Policy for more information.
11. **Opting Out.** You may cancel your enrollment in the Program at any time by visiting a branch, calling our Contact Center at 800.627.3328 (toll free) or 765.497.3328, or writing to us at Purdue Federal Credit Union, PO Box 1950, West Lafayette, IN 47996-1950. Cancelling your enrollment prior to redeeming your available rewards points will result in forfeiture of those rewards points.
12. **General.** The Program is void where prohibited by law. If any of these terms are determined to be illegal, invalid or otherwise unenforceable, then to the extent and within the jurisdiction in which that term is illegal, invalid or unenforceable, it shall be severed and deleted from these terms and the remaining terms shall survive and remain in full force and effect and continue to be binding and enforceable. Purdue Federal Credit Union makes no representation as to the taxable status of the points redemptions and Cardholders are solely responsible for any taxes due under local, state, and federal law.