



## **Redstone Federal Credit Union® Rewards Program Terms and Conditions**

Effective Date: January 1, 2026

The Redstone Federal Credit Union Rewards Program (the "Rewards Program") is provided by Redstone Federal Credit Union (the "Sponsor"), managed by Prizeout Corp. (the "Administrator") and is being offered to qualified Redstone Federal Credit Union rewards card account holders who meet the eligibility criteria as set forth below (the "Cardholders"). Cardholders participating in the Rewards Program will have the opportunity to earn certain amounts eligible for a cash back redemption (the "Cashback Balance"). Please read these Redstone Federal Credit Union Rewards Program Terms and Conditions (the "Terms") carefully. By using your Redstone Federal Credit Union rewards card and participating in the Rewards Program, you agree and accept to be bound by these Terms.

### **1. Rewards Program Overview**

The Rewards Program is provided by the Sponsor and managed by the Administrator and allows Cardholders to earn, accumulate, and redeem Cashback Balance as set forth herein.

- (a) Participation and eligibility in the Rewards Program is at the sole discretion of the Sponsor and can change at any time without prior notice.
- (b) Sponsor and Administrator reserve the right to change, cancel, or temporarily suspend the Rewards Program at any time without advance notice, which may result in the cancellation of Cashback Balance. This includes the right to monitor all Rewards Program activity and to cancel any Rewards Program activity in the event of fraud, abuse of the Rewards Program privileges, or violation of Rewards Program's Terms.
- (c) The Rewards Program is void where prohibited by federal, state, or local law.
- (d) Sponsor and Administrator are not responsible for typographical errors and/or omissions in any Rewards Program documents.

### **2. Rewards Program Eligibility**

Individuals who are current Redstone Federal Credit Union Visa Signature credit cardholders, Visa Rewards credit cardholders, Visa Business credit cardholders or consumer debit cardholders with a Rewards Checking account will be automatically enrolled into the Rewards Program. To be eligible for automatic enrollment in the Rewards program, Cardholders must:

- (a) Be a U.S. citizen, permanent resident or non-permanent resident (certain visa categories only); and
- (b) Have an address associated with their Redstone Federal Credit Union Credit Card statement within the 50 states in the United States, the District of Columbia, or any U.S. Possession or Territory.

### 3. Earning Cashback Rewards

#### 3.1 Earning Structure

Cardholders will earn Cashback Balance on a monthly basis for qualifying purchases.

Visa Signature cardholders Cashback Balance is earned based on a [tiered/flat] rate structure. The specific Cashback Balance percentages and tiers are subject to change at any time. Current Cashback Balance percentages and tiers are as follows:

Earning rates and caps (subject to change) are:

- Base earn: 1.5% on all purchases not otherwise listed below.
- Gas: 2% on purchases at gas stations; annual cap \$6,000 spend (max \$120 cashback per calendar year).
- Groceries: 2% on purchases at grocery stores; annual cap \$6,000 spend (max \$120 cashback per calendar year).
- Quarterly Boosted Category: 5% on the selected category; quarterly cap \$1,500 spend (max \$75 per quarter).
- Over-cap handling: if a single transaction exceeds a cap, the portion within the cap earns the bonus and the remainder earns 1.5%.
- Cap resets: Gas and Grocery caps reset each January 1 at 12:00 AM ET; Boosted Category cap resets at the start of each calendar quarter at 12:00 AM ET.

Base earn for Visa Rewards and Visa Business credit cardholders: 1.5% on all purchases.

Base earn for Consumer Debit cardholders with a Rewards Checking account: \$0.05 cents per swipe/transaction.

#### 3.2 Qualifying Purchases

"Qualifying Purchases" are defined as purchases of goods and services made with a Redstone Federal Credit Union eligible rewards card, minus any returns, credits, or adjustments. The following transactions do NOT qualify for Cashback Balance:

- Cash advances, ATM withdrawals, or any other cash disbursements
- Balance transfers
- Purchase of travelers checks, foreign currency, cashier's checks or money orders, wire transfer, or similar cash-like transactions
- Gambling transactions of any kind including but not limited to lottery tickets, sports wagers, casino gaming, and horse/dog racing
- Usage of convenience checks tied to your card account
- Cryptocurrency purchases
- Tax payments, court costs, bail and bond payments, or other government services
- Any fees of any kind (e.g., annual fees, late payment fees, interest charges)
- Unauthorized or fraudulent transactions
- Any transactions prohibited by law

Sponsor and Administrator reserve the right to determine, in their sole discretion, what constitutes a Qualifying Purchase.

### 3.3 Net Purchases

Cashback Balance is calculated on net Qualifying Purchases (purchases less returns and credits) made to the rewards card by the Cardholder. Net purchases are rounded to the nearest cent and are subject to verification. If a transaction is subject to a dispute, the Cashback Balance amount associated with such transaction may be deducted from the Cardholder's total Cashback Balance amount. If the transaction is verified, such Cashback Balance will be re-awarded to a Cardholder's account.

### 3.4 Fraud & Abuse

In the event of fraud or abuse of the program, Administrator and/or Sponsor reserve the right to revoke a Cardholder's participation in the Rewards Program.

### 3.5 Multiple Cardholders

If a rewards account has more than one cardholder, the Cashback Balance earned from all cards will be aggregated together under the primary cardholder on the account. The Cashback Balance amount for the entire account will display for the primary cardholder.

### 3.6 Increased Cashback Rewards Percentage Periods

Both Administrator and Sponsor reserve the right to increase Cashback Balance percentages for any activity or condition at their sole discretion, and at any time without advance notice.

### 3.7 CashBack Expiration

Cashback Balance is tracked and redeemed using a first-in, first-out (FIFO) method. Cashback earned on an eligible rewards card expires 36 months after payout (i.e., after it becomes Available as defined below) on the last day of that month. Pending amounts do not expire but will not be paid out if the account is closed or not in good standing.

### 3.8 Capped Tiered Earning Calculation (example)

Cashback Balance is calculated based on the cumulative Qualifying Purchases on a monthly basis. The applicable percentage rate applies only to the portion of spending within each respective tier.

For example, if a spending category were subject to a tiered cashback earning structure and a \$6,000 annual cap, and you spent \$6,500 on groceries in a billing cycle:

- The first \$6,000 would earn 2% cashback (\$120). The remaining \$500 (above the cap) would earn 1.5% cashback (\$7.50).
- Total cashback earned in this example = [\$120 + \$7.50].

This example is provided solely to illustrate how tiered percentages and category caps apply in practice.

### 3.9 Boosted Categories

From time to time, Sponsor may offer "Boosted Categories" where Cardholders can earn accelerated Cashback rewards on specific types of purchases for a limited period. Cardholders may be able to select certain Boosted Categories in accordance with the guidelines expressly set forth by the Sponsor in its sole discretion. Cardholders may select one Boosted Category per quarter. Selection may be changed any time until 11:59:59 PM ET on the day before the new quarter begins; once a quarter starts, the selection is locked for that quarter. New Visa Signature cardholders will default to Restaurants for their opening quarter.

Balance status & posting cadence: Pending Cashback updates daily based on posted transactions. Pending amounts sweep to Available at the beginning of each month. Over-limit/delinquent accounts may not receive the sweep until good standing is restored.

## 4. Redeeming Cashback Rewards

### 4.1 Redemption Options

Cashback Balance will automatically accrue, on a set cadence, accessible to Cardholders via the Sponsor's online banking platform. Other redemption options may be made available from time to time, at Sponsor's sole discretion.

### 4.2 Minimum Redemption Amount

There is no minimum cashback amount required to transfer funds to a Cardholder's eligible (financial institution) account.

### 4.3 Forfeiture of Cashback Balance

Cashback Balance may be forfeited if:

- A Cardholder's account is closed for any reason.
- A Cardholder's account is not in good standing (e.g., delinquent, over limit, subject to collection activities).
- A Cardholder engages in any fraudulent activity related to the Rewards Program, abuse of privileges related to the Rewards Program, or violation of the Terms.
- As allowed by the Terms, the Sponsor and Administrator otherwise change or cancel the Rewards Program in a way that results in the cancellation of Cashback Balance.

### 4.4 Additional Cashback Balance Information

Cardholders are responsible for determining any tax liability arising from participation in the Rewards Program. Administrator does not provide tax advice and Cardholders should consult a tax advisor concerning tax implications.

## 5. Rewards Program Changes and Termination

Sponsor and Administrator reserve the right to modify, suspend, or terminate the Rewards Program, or any portion thereof, at any time. This includes, but is not limited to, changing the earning rates, categories, redemption options, or these Terms. Any changes will be effective immediately unless otherwise stated. Continued use of a Cardholder's Redstone Federal Credit Union eligible rewards card and participation in the Rewards Program after such changes constitutes a Cardholder's acceptance of the revised Terms.

## 6. Limitation of Liability

Sponsor is not responsible for any delay, error, or failure to credit Cashback Balance to your account due to technical difficulties, fraud, or any other reason beyond our reasonable control. In no event shall our liability exceed the amount of Cashback Balance earned and outstanding on your account.

## 7. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the state where the Sponsor is located, without regard to its conflict of laws principles.

## 8. Contact Information

For questions regarding the Rewards Program, please contact Sponsor's customer service center at 1-800-234-1234 or email the Sponsor at [info@redfcu.org](mailto:info@redfcu.org). Customer service representatives are available Monday through Friday from 8:00 a.m. to 5:00 p.m. CST and Saturday from 8:00 a.m. to 2:00 p.m. CST.