



## **VISA CREDIT CARD 1% CASHBACK AWARD**

**The 1% purchase cashback award terms and conditions are separate and independent from the VISA Credit Card Agreement.**

The 1% purchase cashback award is an amount in dollars and cents earned by using the WECU VISA credit card for purchases only. Purchases: to purchase or lease goods or services from participating merchants by presenting your card or account number.

(a) The 1% purchase cashback award is not earned for prohibited transactions or conditions, which include cash advances, balance transfers, purchase returns and credits, and any Visa account closure prior to the date award is paid.

(b) The 1% cashback award is calculated by multiplying each qualifying purchase by 1.0% (.01)

(c) The 1% cashback award will be calculated on purchases made in the calendar year.

The total of this calculation for each calendar year is the earned amount of the cashback award, which will be paid provided the conditions contained in (a) are met. The calculation begins again at the beginning of each calendar year.

The cashback award vests at the end of the year and will appear on your January statement. If your account is closed for any reason prior to the award payment, any cashback award earned in the calendar year as described in (c) will be forfeited.

In the event your card is lost or stolen, the earned amount of the cashback award, the amount of qualifying purchases, and the calendar year from the old account will be transferred to the new account.

WECU reserves the right to make other adjustments to cashback award amounts earned based on account activity (e.g., a credit to an account in connection with a prior purchase will result in a reduction of the cashback award).

These terms and conditions are subject to change without notice. Changes may be made during the billing cycle, and may include, but are not limited to, modifying the level of purchases to qualify, maximum amount of cashback award you may receive, changing the types of transactions that constitute a purchase, changing the amount of cashback award earned on certain types of purchases, imposing additional restrictions, or terminating the program.

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