

# OceanAir EPIC Rewards Platinum Visa Credit Card Program Rules

Important information for OceanAir EPIC Rewards Platinum Visa (EPIC Rewards) Cardholders. Details about the EPIC Rewards Credit Card Program.

- This document describes how the OceanAir EPIC Rewards Credit Card program works. You agree that use of your account or any feature of this program indicates your acceptance of the terms of this program. In this document, the following words have special meanings:
  - “agreement” means the EPIC Rewards Credit Card Agreement
  - “program” means this EPIC Rewards Credit Card program
  - “account” means your credit card account that is linked to this program
  - “card” means any credit card or account number used to access your account
  - “we,” “us,” “our,” and “Credit Union” mean CBC Federal Credit Union and its affiliates
  - “you” and “your” mean the person responsible for the account and for complying with this agreement
  - “authorized user” means anyone you permit to use the account
  - “EPIC Rewards” are the rewards you earn under the program. EPIC Rewards are tracked as a percentage of each purchase transactions up to the EPIC Rewards program limits. EPIC Rewards are paid as a Statement Credit. You may simply see “Rewards” or “EPIC Rewards” or “Cash Back Rewards” or “EPIC Rewards Dollars” in communications or marketing materials when referring to the rewards you earn.
  - “purchases” is defined in the section of this agreement titled “HOW TO EARN EPIC REWARDS”
- We may make changes to the program and the terms of the agreement at any time. For example, we may:
  - add new terms or delete terms
  - change how you earn rewards
  - change how you use rewards
  - change how you redeem rewards
- We may temporarily prohibit you from earning rewards, using rewards you’ve already earned, or using any features of the program.
- We may supplement this program with additional terms, conditions, disclosures, and agreements that will be considered part of this program.
- This version of the program takes the place of any earlier versions, including those that were called “Platinum Rewards.” We may continue to refer to this agreement as the Rewards Program Rules in communications about the program and in supplemental terms, conditions, disclosures, and agreements.

## NOTICE OF CHANGES

- We’ll give you 30 days’ notice of the following types of changes to the program or this agreement:

- if we add or increase fees applicable to the program
- if we change the rate at which you earn points
- if we limit the amount of Rewards you can earn
- if we cancel the program
- We’ll send this notice to you in writing, which, at our option, may be delivered to you electronically by email or through our online services, such as OceanAir Online Banking and/or OceanAir mobile app].
- We won’t provide notice when we change what you can earn with your Rewards. Future availability of any specific items is not guaranteed.

## HOW TO EARN EPIC REWARDS

- You’ll earn EPIC Rewards “Rewards” when you, or an authorized user, use a card to make purchases of products and services, minus returns or refunds (collectively, the “purchases”). Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won’t count and won’t earn points:
  - balance transfers
  - cash advances
  - travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions
  - lottery tickets, casino gaming chips, race track wagers or similar betting transactions
  - any checks that access your account
  - interest
  - unauthorized or fraudulent charges
  - fees of any kind, including an annual fee, if applicable
- You’ll earn:
  - 5% Cash Back Rewards for each \$1 spent on gas and travel up to \$6,000 annually
  - 3% Cash Back Rewards for each \$1 spent on groceries up to \$6,000 annually
  - 1% Cash Back Rewards for each \$1 spent on everything else (unlimited)
- Rewards Categories: Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for purposes of making rewards offers to you. Please note:
  - We make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won’t qualify for rewards offers on purchases in that category.
  - Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not

set up to process the purchase in that rewards category.

- We may offer you ways to earn bonus Rewards through the program, such as through special promotions. The terms specific to these bonus Rewards opportunities, such as the number of bonus Rewards you can earn and any other terms, will be given at the time of the offer and will be part of this agreement.
- Rewards are earned at the close of each monthly billing cycle, based on the purchases made during that billing cycle, plus any bonus Rewards posted during that billing cycle, but minus any returns or refunds. If you have more returns or refunds than Rewards earned from purchases or bonuses, then Rewards may be deducted from your total Rewards balance and may result in a negative Rewards balance.
- Rewards you have earned will be posted on your monthly card billing statement. We may, from time to time, provide additional ways for you to see Rewards you've earned, such as through Credit Union or third party mobile application(s).

## HOW TO USE YOUR EPIC REWARDS

**Rewards earned in a monthly billing cycle are generally applied at the beginning of the next billing cycle; however, Rewards earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to become available.**

- Your Rewards will be applied to any outstanding balance due or applied as a statement credit at the specified time of redemption declared by the Credit Union. Generally, Rewards can be redeemed Two (2) times in each calendar year.
- We may, from time to time, provide additional ways for you to use your Rewards in addition to those described in this agreement.
- Once Rewards have been used, the transaction is considered final and may not be canceled unless otherwise noted.
- Statement credits will reduce your Account Balance. Unless the total amount of credits and payments applied to your account between the statement closing date and the payment due date equal or exceed your statement balance, you are still required to pay your minimum payment or your remaining statement balance, whichever is less, by the payment due date.

## LIMITATIONS ON EARNING, USING, OR KEEPING YOUR EPIC REWARDS

- We may temporarily prohibit you from earning Rewards or using Rewards you have already earned:
  - If you do not make the minimum payment on your account within 30 days of the due date.
  - if we suspect that you have engaged in fraudulent

activity related to your account or the program.

- If we suspect that you have misused the program in any way.
- You can begin earning Rewards again in the next billing cycle after your account becomes current or when we no longer suspect fraud or misuse of the account or program.
- Your Rewards will not expire as long as your account is open, however, you will immediately lose all your points if your account status changes, or your account is closed, for any of the following reasons:
  - you do not make the minimum payment on your account within 60 days of the due date
  - you fail to comply with this or other agreements you have with the Credit Union
  - we believe you may be unwilling or unable to pay your debts on time
  - we believe that you have engaged in fraudulent activity related to your account or the program
  - we believe that you have misused the program in any way
- If your account is closed for any other reason and your Rewards are not available for redemption, then you will forfeit all Rewards earned.
- If we decide to cancel the program, we will apply your earned Rewards to any unpaid balance at the statement cycle for the period in which we cancel the program.
- We will not reinstate Rewards lost, unless we have made an error.

## ADDITIONAL TERMS

- Rewards cannot be redeemed for cash and cannot be applied to any balance due other than the balance due under the credit card account to which they are associated. You cannot transfer or move Rewards unless expressly provided for in this agreement. Additionally, Rewards cannot be transferred by operation of law, such as by inheritance, or in connection with a divorce.
- Your participation in the program may result in the receipt of taxable income from the Credit Union and we may be required to send to you, and file with the IRS, a Form 1099-MISC (miscellaneous income). You are responsible for any tax liability, including disclosure requirements, related to participating in the program. Please consult your tax advisor if you have any questions about your personal tax situation.
- We may assign our rights and obligations under this agreement to a third party, who will then be entitled to any of our rights that we assign to them. You may not assign your rights and obligations to a third party.
- We are not responsible for any disputes you may have with any authorized users on your account about the program.
- The Credit Union and its third-party service providers

and their respective affiliates, directors, officers, employees, agents or contractors make no representations or warranties, either express or implied, including, those of merchantability, fitness for intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance.

- You release the Credit Union, its third-party service providers, and their respective affiliates, directors, officers, employees, agents and contractors for all activity in connection with the program, including but not limited to, use of the program, and any redemption for or purchase of products or services through the program.
- You agree to indemnify and hold the Credit Union and its third-party service providers and all of their respective affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from your or an authorized user's: use of the program, any fraud or misuse of the program, violation of this agreement and/or violation of any applicable law or the rights of any third party.
- The merchants and third-party service providers that participate in the program are not affiliated with us and are not sponsors or co-sponsors of the program. All participating merchant and third party service provider names, logos, and marks are used with permission and are the property of their respective owners. Participating merchants and third-party service providers are subject to change without notice.
- Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. The Credit Union is not responsible for any aspects of the products and services provided by participating merchants or third-party service providers.
- The program is void where prohibited by federal, state, or local law.
- This agreement and use of the program is governed by federal law, as well as the law of California, and will apply no matter where you live or use the program.
- We may enforce the terms of this agreement at any time. We may delay enforcement without losing our right to enforce this agreement at a later time. If any term of this agreement is found to be unenforceable, we may still enforce the other terms.

Union at 2151 E Gonzales Rd., Oxnard, CA, 93036 or calling us at (800) 477-2890.

## TELEPHONE MONITORING

- You agree that the Credit Union and its third-party service providers may listen to and record telephone calls as part of providing program services.

## COMMUNICATIONS

- We may send communications about the program to you at any mailing or email address in our records or through our online services, such as OceanAir Online Banking or Mobile App.
- Let us know right away about any changes to your contact information by writing to OceanAir Federal Credit

