

General

- “Cardholder” (also referred to as “you”) means an individual that has requested and/or received a Gesa Credit Union Business Rewards Cash Back Visa Credit Card (also referred to as a “Card”). By participating in this Program, you (as a Cardholder) agree to these Terms and Conditions and any changes, additions, or deletions to them. Gesa Credit Union (also referred to as the “Credit Union”, “us” or “we”) issues and administers all Cards.
- PSCU provides credit card services for Gesa and is the third-party service provider of this Program working on our behalf. These Terms and Conditions and your participation in the Program are also subject to other agreements you may have with us (for example, Cardholder agreements). To the extent these Terms and Conditions do not agree with any other applicable agreements you have with us, these Terms and Conditions will control.
- **You (and any other beneficiary of the Program) agree that Gesa will not be liable for, and you release, discharge, and hold us, or anyone acting on our behalf, harmless from any and all claims of any sort, type, kind, or nature that you may have against us, arising out of or in any way relating to your participation in the Program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards or any person not under our direct supervision and control.**
- This Program is void where prohibited by federal, state, or local law. Gesa reserves the right to interpret program rules and policies and will be the final authority on credit card account credits and qualifications. We will not be responsible for errors or omissions in any Program document. We reserve the right to alter, change, or terminate the Diamond Cash Back Program at any time with or without notice. We also reserve the right to disqualify Cardholders who violate the program rules.
- Determination and payment of a tax liability on cash back is the responsibility of the Cardholder.
- Any benefit from other Business Rewards Visa Cash Back accounts cannot be transferred or combined. Cash accrual is not transferable to other programs.

Earning Cash Back

- Cash back will be earned beginning with the first qualifying purchase transaction made with the Business Rewards Cash Back Visa credit card account. No retroactive cash accrual will be awarded.
- Cash back will be earned at the rate of 1.50% for net purchases made with participating Card. Cash back is not earned for fees, finance charges, balance transfers, convenience checks, or cash transactions of any other kind. Cash back accrual is unlimited.
- You may earn additional cash back and receive special offers through the Cash Back Mall, which can be accessed through the rewards link in the credit card pages within Online Banking. View Cash Back Mall T&C within the Cash Back Mall for full details.
- The amount of earned cash back on your card may appear as a statement message on your monthly credit card statement.
- Neither we, nor our service providers, are responsible for inaccuracies in cash accrual due to computer error, late or incorrect data submissions or any loss incurred that may arise in connection with the use of these services. Neither we, nor our service providers, are responsible for the performance by any merchant, service provider, or common carrier.

Redeeming Earned Points

- Earned cash back is redeemable through the Cash Back Mall as a statement credit to your Business Rewards Cash Back Visa credit card account, or as a deposit to your Gesa savings or checking account. The Cash Back Mall can be accessed through the rewards link in the credit card pages within Online Banking.
- Earned cash back will only be redeemable for accounts that are open and in good standing (not past due, fraudulent, over limit, restricted or part of any bankruptcy settlement).
- If your account is closed, for a reason other than the card has been lost or stolen, all accrued cash back will be forfeited automatically and permanently.
- Earned cash back will expire four years from the end of the calendar year in which it is earned, and will expire on a first-in, first-out basis annually. (i.e., cash earned in calendar year one will expire on the last day of calendar year five).