

General

- “Cardholder” (also referred to as “you”) means an individual who has requested and/or received a Gesa Credit Union Cash Rewards Visa Credit Card (also referred to as a “Card”). By participating in this Cash Rewards Program (“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 Gesa, 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 cash 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 or damages 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.**
- Neither we, nor our service providers, are responsible for inaccuracies in cash rewards accrual due to computer error, late or incorrect data submissions, any loss of cash rewards incurred that may arise in connection with the use of these services, or the performance by any merchant, service provider, or common carrier.
- 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 Cash Rewards Program at any time with or without notice. We also reserve the right to disqualify Cardholders who violate Program rules.
- Determination and payment of a tax liability related to this Program are the responsibility of the Cardholder.
- Any benefit from other Cash Rewards accounts cannot be transferred or combined. Cash rewards accrual is not transferable to other programs.

Earning Cash Rewards

- Cash rewards will be earned beginning with the first qualifying purchase transaction made with the Cash Rewards credit card account. No retroactive cash rewards accrual will be awarded. Cash rewards are not earned for fees, finance charges, balance transfers, convenience checks, or cash transactions of any other kind. Cash rewards accrue at the end of each billing cycle and the amount of earned cash rewards on your card will appear as a statement message on your monthly credit card statement.
- Cash rewards accrue at a rate of 1.50% of net qualifying purchases made with your eligible card. Cash rewards accrual is unlimited.
- For accounts opened on or after January 1, 2023, earn a \$100 cash rewards bonus upon reaching \$1,000 in net purchase transactions made with your Cash Rewards credit card account within 90 days of the account opening date. Account transfers such as lost, stolen, or Program changes are not considered new accounts and do not qualify for this bonus.
- You may earn additional cash rewards 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.

Redeeming Earned Points

- Earned cash back is redeemable through the Cash Back Mall as a statement credit to your Cash Rewards 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 rewards will be redeemable only 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 rewards will be forfeited automatically and permanently.
- Earned rewards will expire four (4) years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (i.e., cash rewards earned in calendar year one (1) will expire on the last day of calendar year five (5)).