

Gesa Credit Union - Cash Rewards Visa

Cash Rewards Program Terms and Conditions

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.
- Fiserv 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 (late fees, over limit fees), finance charges, balance transfers, wire transfers, convenience checks, or cash transactions of any other kind. Transactions from lost, canceled, or stolen credit cards; or fraudulent purchases will not earn cash rewards.
- Cash rewards accrue at the end of each billing cycle and the amount of earned 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.
- You may earn additional cash rewards and receive special offers through the uChoose Rewards Website, which can be accessed through the rewards link in the credit card pages within Online Banking. View the uChoose Rewards Website Terms & Conditions within the uChoose Rewards Website for full details. To the extent that terms and conditions in this Cash Rewards Program Terms and Conditions disclosure conflict with any terms and conditions contained in [uChoose Rewards](#) Terms and Conditions page, this Cash Rewards Program Terms and Conditions disclosure shall govern and control.

Redeeming Rewards

- Cash rewards may be redeemed in one of two ways, through the rewards link in the credit card page within online banking or by contacting the credit union. Cash rewards may be redeemed for the following: Cash Back, Statement Credit, Travel, Merchandise, Gift Cards and Pay with Points.
- Cash rewards redeemed for the cash back option must be deposited to your Gesa checking account; redemptions processed by contacting the credit union directly may only be redeemed for the cash back option.
- 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 and a new card is not opened on the Account within 30 days, all accrued cash rewards will be forfeited automatically and permanently.
- Cash 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)).