



Summary of the *Firefighters First Federal Credit Union Classic, Platinum & Business Platinum and Signature Visa Credit Cards and eChecking Debit & Business Debit Cards Rewards Program Terms and Conditions Effective: January 1, 2024*

1. "You", "Your", or "Member" means, as applicable, each person who is the owner and a participant in the *Firefighters First Rewards Program*, ("Program") through "Firefighters First Federal Credit Union", "We", "Us", or "Our" shall mean Firefighters First Federal Credit Union. This Program is not available for products, promotions or offers other than those set forth in these Terms and Conditions unless specifically allowed by us in writing.
2. The Program may encompass multiple products, or promotions, or offers. It will have terms and conditions addressing how Cashback Rewards are earned and forfeited, and may address Program fees, and Cashback expiration, ("Addendum(s)") that will supplement the Program Terms and Conditions. The Program Terms and Conditions, as well as any additional terms and conditions that are referenced in the Program Terms and Conditions, represent the complete terms of the Program (collectively "Terms"). You also acknowledge that You will be required to consent to certain agreements for online functionality. You agree to the Terms by participating in the Program.
3. You will earn "Cashback Rewards" that will be available for you to redeem within online banking. The Cashback earned by a Rebate Earning Mechanism will display as "Cashback" in online banking. You can earn Cashback in a variety of ways, including purchases made at qualifying merchants or in connection with other promotions or offers. Any such promotions or offers may have specific terms and conditions that will be disclosed at the time of the promotion or offer.
4. Earnings, returns and credits will be calculated as follows:
 - a) You will earn half a percent (1/2%) for every one dollar (\$1.00) in Net Purchases (purchases minus returns/credits) made on your Classic Visa Credit Card while Your account is in good standing.
 - b) You will earn one percent (1%) Cashback for every one dollar (\$1.00) in Net Purchases (purchases minus returns/credits) made on your Platinum & Business Platinum Visa Credit Cards while Your account is in good standing.
 - c) You will earn two percent (2%) for every one dollar (\$1.00) in Net Purchases (purchases minus returns/credits) made on your Visa Signature Credit Card while Your account is in good standing.
 - d) You will earn half a percent (1/2%) for every one dollar (\$1.00) in Net Purchases (purchases minus returns/credits) made on your eChecking Debit & Business Debit Card while Your account is in good standing.

- e) Returns or credits applied to Your card account, such as returned or disputed purchases, may reduce or eliminate Cashback already earned. They may also cause a negative Cashback balance. Cashback will be deducted when the return transaction is posted, and will be effective the 1st of the next month. We reserve the right to determine in our sole discretion whether a particular transaction is a Net Purchase or to include or exclude other charges from the definition of Net Purchase.
5. A Cashback Reward credit is not a payment on Your account. You must still make your minimum payment in accordance with the credit card agreement that covers Your account.
 6. Cashback accrual will begin upon card account open date. No Cashback will be awarded retroactively.
 7. Cashback Rewards will be transferred to Your new card account if there has been fraud on Your card and a new card was issued. Except as provided in these Terms, Cashback Rewards may not be sold, attached, pledged, or transferred to another entity or individual.
 8. If You close your card account, you forfeit all available Cashback Rewards.
 9. If Your Card account goes into default and we close the account, You forfeit all available Cashback Rewards.
 10. The following purchases/transactions do not earn Cashback Rewards: ATM transactions, cash advances of any kind, and balance transfers. Fees or interest posted to Your card account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn Cashback. We reserve the right to determine in our sole discretion whether a particular transaction qualifies to earn Cashback Rewards.
 11. Cashback will be posted once the purchase is made. If there is a return/Credit transaction, then the Cashback associated with that return will be removed. If there is a disputed transaction, and Credit is posted to Your account, the Cashback earned on that transaction will be removed.
 12. There is no limit to the Cashback You may earn unless stated otherwise at the time a specific promotion or offer is made.
 13. Unredeemed Cashback Rewards associated with this card do not expire.
 14. We reserve the right to change the Terms or to change, suspend or terminate the Program, in whole or in part, at any time and for any reason, which may result in the cancellation of the ability to earn and/or redeem Cashback, the decrease of Cashback value, and/or the forfeiture of Cashback. In addition, we reserve the right to immediately suspend or disqualify You from the Program, in whole

or in part, at any time and for any reason, including but not limited to, violation of credit or debit card terms and conditions or the Terms, or if You or others have engaged in either suspected fraud or fraud, or misused the Program, as determined by Us in Our sole discretion. Your suspension or termination from the Program may result in the cancellation of the ability to earn and/or redeem Cashback, the decrease of Cashback value, and/or the forfeiture of Cashback. If Firefighters First Federal Credit Union decides to cancel the Program, in its entirety, you will have three months from the date of the cancellation notification to redeem Your Cashback. Any unredeemed Cashback remaining after the three month period will be forfeited. You are not entitled to compensation from us or any other entity if Your Cashback Rewards are forfeited for any reason. We will give You advance written notice of material changes to the Terms or the Program.

15. If You think there is a discrepancy in the amount of Cashback Rewards earned, You must notify us within 60 days of the date of the first account billing or periodic statement showing the discrepancy. If You fail to notify us, the account billing or periodic statement will be considered accurate, and You will have waived all claims for adjustments. In the event that an adjustment to Your Cashback Rewards means that You received a Cashback Reward that You were not otherwise entitled to, You agree that You owe us the value of such excess redemption and that we have the right in our sole discretion to reduce the Cashback Rewards balance accordingly, withhold any subsequent Cashback Rewards You earn that correspond(s) in number to any You received in error, and collect any such amount You owe. Cashback Rewards discrepancies do not constitute billing errors. Payments on Your Platinum or Business Platinum Visa credit card accounts are due as provided in the respective cardmember agreements.
16. Any applicable federal, state, or local tax obligations related to the Program are Your sole responsibility. Please consult Your tax advisor concerning any such income or tax consequences related to Your participation in the Program.