



Vibe CashRewards Visa® Credit Card Disclosure

This document is an addendum to your Credit Card Account Agreement and hereinafter referred to as Addendum. Should there be a discrepancy between the Addendum and the Credit Card Account Agreement, the Credit Card Account Agreement shall prevail. The Addendum describes how the Vibe CashRewards Program works and is an agreement between You and Vibe Credit Union.

General Conditions:

1. The CashRewards program is offered at the sole discretion of Vibe Credit Union. We reserve the right to change, suspend, or end the rewards program without notice, including the cancellation of outstanding rewards. These changes may do any of the following:
 - a. Prevent you from earning/receiving rewards.
 - b. Decrease rewards value.
 - c. Cause you to lose rewards.
2. You are responsible for any tax liability related to the participation in the program as a result of cash back or rewards earning.
3. We reserve the right to cancel your participation in the program at our sole discretion.
4. This rewards program is void where prohibited by law.
5. Members are disqualified from earning, using or receiving rewards due to delinquency, bankruptcy, or membership not in good standing.
6. In the event of Program abuse or gaming the Program, suspected fraud, or other rule violations we reserve the right to cancel your participation in the program. In the event we suspend or cancel your participation from the Program action may include:
 - a. Prevent you from earning/ receiving rewards
 - b. Decrease rewards value
 - c. Cause you to lose rewards
 - d. Require us to close your Credit Card Account and possibly your membership with Vibe
7. You will lose earned CashRewards if you return a purchase or receive credit from a disputed purchase. As a result, you may create a negative CashRewards balance. We will calculate this negative balance into your CashRewards earnings as you continue to buy items and/or we may do other non-credit card activity to cover negative balance; such as a transfer from your other deposits held at Vibe.
8. If we discontinue the program we will notify you in advance. CashRewards earnings accumulation will stop the following cycle of notification. You will have three months from the date of notification to settle all outstanding disputed transactions or CashRewards earnings.



Earning Rewards:

1. Member cardholders will earn 2% cash back for every one dollar (US Dollar) in eligible net purchases made with the Vibe CashRewards Credit Card rounded to the nearest whole cent.
2. "Net Purchases" is defined as the number of qualifying purchases in the statement cycle less any credits, returns, or adjustments posted in the statement cycle.
3. You will NOT earn CashRewards on the following transactions:
 - a. Cash-like transactions which can include but are not limited to ATM withdrawals, cash advances, balance transfers, money orders, travelers checks, wire transfers, person to person payments, purchase of foreign currency or cryptocurrency.
 - b. Casino gaming or chips, lottery tickets, racetrack wagers, online and offline gaming, and other similar transactions.
 - c. Any checks used to access your credit card account.
 - d. Making a payment using a 3rd party service, including bill payment transactions not made directly with the merchant or service provider.
 - e. Fraudulent or unauthorized purchases.
 - f. Fees or interest charges of any kind.
4. Vibe Credit Union is not responsible for rewards payment on transactions that are routed through non-qualifying transaction types by a merchant.
5. Cash rewards are not earned until credited.
6. Cash rewards are not transferable upon death, as part of a legal settlement, or divorce.

Receiving Rewards:

1. CashRewards are automatically redeemed and deposited to your linked membership each month. There is no value store going forward.
2. To receive your CashRewards deposit, your membership must be open and in good standing.
3. Negative CashRewards earnings may be deducted from your share balance if you have negative earnings due to returns that exceed purchases.