

Alliant Cashback Visa Signature Card Program Terms & Conditions – for Members who Open Their Account on or After July 14, 2021

I. Description of the Program

- (a) These Terms and Conditions provide information on how the Alliant Cashback Visa Signature Program (“Program”) works. This is a separate and independent agreement from the Alliant Cashback Visa Signature Cardmember Agreement (“Cardmember Agreement”).
- (b) By using your Alliant Cashback Visa Signature card, you and any authorized user on the account are accepting these Terms and Conditions. “Account” refers to your Alliant Cashback Visa Signature card account.
- (c) The Program is a service provided by Alliant Credit Union in partnership with CU Cooperative Systems, Inc. dba CO-OP Financial Services (“Program Sponsor”) and managed by ampliFI Loyalty Solutions (“Program Administrator”).
- (d) Participation in the Program is exclusive and automatic to members who have a current Alliant Cashback Visa Signature card account in good standing and not past due.
- (e) Alliant Credit Union may terminate the Program or change the Terms and Conditions, rules, policies, cash back earnings, and/or benefits at any time with or without notice as permitted by law.
- (f) Alliant Credit Union reserves the right to disqualify members from participation in the Program and invalidate, deduct or re-compute all cash back for any abuse, fraud, or violation of the Terms and Conditions. We reserve the right to disqualify any accountholder from participation in this rewards Program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgment of Alliant Credit Union. Such termination may result in the forfeiture of any accumulated cash back rewards.
- (g) The Program is void where prohibited by federal, state or local law.

II. Rewards Programs, Including the Tiered Rewards Program, Eligible and Ineligible Purchases, and Transactions for Earning Cash Back

- (a) You will earn a cash back reward on purchases of all eligible goods and services (“eligible purchases”) with your Alliant Cashback Visa Signature card. Cash back accumulated will be stored in your account and will be rounded to the nearest dollar.
- (b) Earning Cash Back Rewards

TIERED REWARDS PROGRAM

Tier One Rewards. Earn 2.5% cash back on your first \$10,000 of monthly qualifying eligible purchases and earn 1.5% cash back on your monthly qualifying eligible purchases above \$10,000 made with your Alliant Cashback Visa Signature Card:

- Eligibility will be determined on a quarterly basis and be based upon the four calendar quarters of each year, segmented as: January through March, April through June, July through September, and October through December.
- In order to earn 2.5% cash back on qualifying eligible purchases for subsequent quarters, and earn 1.5% cash back on qualifying eligible purchases above \$10,000, the Primary Cardholder must:
 1. meet the requirements for an Alliant High-Rate Checking account* each month of the preceding calendar quarter;

AND

2. maintain an average daily balance of \$1,000 or more in their Alliant High-Rate Checking account for the preceding calendar quarter.

For example, to receive 2.5% cash back on your first \$10,000 of monthly qualifying eligible purchases and 1.5% cash back on your monthly qualifying eligible purchases above \$10,000 for January, February and March of 2022, you must meet the requirements for an Alliant High-Rate Checking account and maintain an average daily balance of \$1,000 or more in October, November and December of 2021.

Tier Two Rewards. If you don’t qualify for Tier One Rewards during a calendar quarter, you will automatically earn Tier Two Rewards – unlimited 1.5% cash back rewards on all qualifying eligible purchases made with your Alliant Cashback Visa Signature Card.

*REQUIREMENTS FOR ALLIANT HIGH-RATE CHECKING

- The Primary Cardholder must have an Alliant Checking account. If The Primary Cardholder doesn’t have an Alliant Checking account, they must first apply for and be approved for an Alliant Checking account. You can open an Alliant Checking account in Alliant Online Banking at myalliant.com/open-checking. Alliant Checking accounts are subject to approval.
- Meet the requirements for Alliant High-Rate Checking:
 1. opt in to receive free monthly eStatements;

AND

2. have at least one monthly electronic deposit posted to your checking account in each calendar month. An electronic deposit is defined as a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution.

- (c) Cash back is earned on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) purchased on your Alliant Cashback Visa Signature card. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the cash back value of the transaction in question may be deducted from the cash back total during the dispute period. If the transaction is reinstated, the cashback will also be reinstated.
- (d) Cash back is not eligible on finance charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink processed transactions, purchases of and any fees paid toward gift cards, pre-paid cards, re-loadable cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers) or impermissible purchases such as purchases made for business purposes.
- (e) From time to time, Alliant Credit Union may offer special promotional cashback offers that will contain details and limitations at that time. Accounts that are closed or delinquent at the time of the offer are not eligible. Cash back earned on special promotions may take up to two billing cycles following the promotion posting.
- (f) If more than one Alliant Cashback Visa Signature card has been issued for the same Account, cash back from each such card will be pooled together into one cash back balance. Separate accounts under the same household will not be pooled together.
- (g) Cash back is recorded and redeemable on a first-in-first-out basis.
- (h) If your Alliant Cashback Visa Signature card is lost or stolen, your cash back balance will be transferred to your new card.

III. Redeeming Cash Back

- (a) In order to redeem cash back, your Account must be open and in good standing.
- (b) To redeem, please log into your account in Alliant Online Banking. Click on your Signature card account, then Manage Account, then Alliant Cashback to be directed to your cash back account.
- (c) Cash back may be redeemed only after you have accrued \$50 or more.
- (d) You may redeem accrued cash back in the form of cash into an Alliant Credit Union checking or savings account. Cash back rewards redeemed into a checking or savings account may take up to 5 business days to be applied/deposited/credited to your account.
- (e) You may redeem accrued cash back in the form of a statement credit. Cash back rewards applied as a credit to your credit card statement may take up to two billing cycles, depending on the date redemption is requested and the closing date of the billing cycle.
- (f) Cash back will be deducted from your cash back balance immediately following redemption.
- (g) Cash back must be redeemed by a Primary Alliant Cashback Visa Signature cardholder.
- (h) The Primary cardholder is responsible for determining any tax liability that arises from participation in this Program.
- (i) It is the responsibility of the Primary Account holder to notify Alliant Credit Union if the cash back is not received.

IV. Cash Back Redemption Restrictions and Exclusions

- (a) Cash back cannot be combined with any other loyalty/frequency program that is not managed by the Program Sponsor.
- (b) Cash back in this Program may not be used with any other offer, promotion or discount; cannot be earned from, transferred to or combined with any other member's credit card or debit card account(s) points for redemption.
- (c) Cash back cannot be bought, sold, or transferred in any way, including, but not limited to, transfers through inheritance or divorce.
- (d) Cash back cannot be used to satisfy any minimum payment obligation or as part of a required payment.

V. Cash Back Expiration

- (a) Cash back will accrue over five calendar years and will expire on a rolling, first-in/first-out, annual basis; cash back earned in a calendar year will expire on the December cycle date of the fourth calendar year following the year in which it was earned. For example, any unredeemed cash back that you earned in 2021 will expire on your December 2025 cycle date; unredeemed cash back earned in 2022 will expire on your December 2026 cycle date, etc.
- (b) If for any reason your account is closed, including but not limited to moving to another Alliant Credit Card, you will forfeit your cash back balance immediately.

VI. Program Contact Information

- (a) For questions and information, please contact the Program Administrator's customer service center at 888-659-9860.
- (b) Information is also available on the Program website: www.gochoicerewards.com
- (c) The current Alliant Cashback Visa Signature Card Program Terms and Conditions can also be found at <https://www.alliantcreditunion.org/bank/visa-signature-card>.

Alliant Cashback Visa Signature Card Program Terms & Conditions – for Members who Open Their Account On or Before July 13, 2021

I. Description of the Program

- (a) These Terms and Conditions provide information on how the Alliant Cashback Visa Signature Program (“Program”) works. This is a separate and independent agreement from the Alliant Cashback Visa Signature Cardmember Agreement (“Cardmember Agreement”).
- (b) By using your Alliant Cashback Visa Signature card, you and any authorized user on the account are accepting these Terms and Conditions. “Account” refers to your Alliant Cashback Visa Signature card account.
- (c) The Program is a service provided by Alliant Credit Union in partnership with CU Cooperative Systems, Inc. dba CO-OP Financial Services (“Program Sponsor”) and managed by ampliFI Loyalty Solutions (“Program Administrator”).
- (d) Participation in the Program is exclusive and automatic to members who have a current Alliant Cashback Visa Signature card account in good standing and not past due.
- (e) Alliant Credit Union may terminate the Program or change the Terms and Conditions, rules, policies, cash back earnings, and/or benefits at any time with or without notice as permitted by law.
- (f) Alliant Credit Union reserves the right to disqualify members from participation in the Program and invalidate, deduct or re-compute all cash back for any abuse, fraud, or violation of the Terms and Conditions. We reserve the right to disqualify any account holder from participation in this rewards Program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgment of Alliant Credit Union. Such termination may result in the forfeiture of any accumulated cash back rewards.
- (g) The Program is void where prohibited by federal, state or local law.

II. Rewards Programs, Including the Tiered Rewards Program, Eligible and Ineligible Purchases, and Transactions for Earning Cash Back

- (a) You will earn a cash back reward on purchases of all eligible goods and services (“eligible purchases”) with your Alliant Cashback Visa Signature card. Cash back accumulated will be stored in your account and will be rounded to the nearest dollar.
- (b) Earning Cash Back Rewards

EFFECTIVE THROUGH THE JUNE 2021 BILLING CYCLE

You will earn 2.5% cash back on all qualified purchases up to \$10,000 spend per billing cycle.

EFFECTIVE AS OF THE START DATE OF THE JULY 2021 BILLING CYCLE

You will be automatically placed into Tier One Rewards for qualifying eligible purchases made with your Alliant Cashback Visa Signature Card during your July, August and September 2021 billing cycles. Your qualifying eligible purchases up to \$10,000 per billing cycle will earn 2.5% cash back rewards, and your qualifying eligible purchases above \$10,000 per billing cycle will earn 1.5% cash back rewards.

In order to earn Tier One Rewards for the fourth quarter billing cycles of 2021 (October, November and December 2021), the Primary Cardholder must:

- must meet the requirements for an Alliant High-Rate Checking account* each month of the third calendar quarter (July, August and September of 2021),

AND

- maintain an average daily balance of \$1,000 or more in their Alliant High-Rate Checking account for the last two months of the calendar quarter (August and September of 2021).

If you have not both met (1) the requirements for Alliant High-Rate Checking in July, August and September of 2021, and (2) you do not maintain an average daily balance of \$1,000 or more for August and September of 2021, you will earn Tier Two Rewards – unlimited 1.5% cash back rewards on all qualifying eligible purchases – for the billing cycles ending October, November and December of 2021.

EFFECTIVE STARTING IN 2022

Tier One Rewards. Earn 2.5% cash back on your first \$10,000 of monthly qualifying eligible purchases and earn 1.5% cash back on your monthly qualifying eligible purchases above \$10,000 made with your Alliant Cashback Visa Signature Card:

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- In order to earn 2.5% cash back on qualifying eligible purchases for subsequent quarters, and earn 1.5% cash back on qualifying eligible purchases above \$10,000, the Primary Cardholder must:
 1. meet the requirements for an Alliant High-Rate Checking account* each month of the preceding calendar quarter;

AND

2. maintain an average daily balance of \$1,000 or more in their Alliant High-Rate Checking account for the preceding calendar quarter.

For example, to receive 2.5% cash back on your first \$10,000 of monthly qualifying eligible purchases and 1.5% cash back on your monthly qualifying eligible purchases above \$10,000 for January, February and March of 2022, you must meet the requirements for an Alliant High-Rate Checking account and maintain an average daily balance of \$1,000 or more in October, November and December of 2021.

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- Meet the requirements for Alliant High-Rate Checking:
 1. opt in to receive free monthly eStatements;

AND

2. have at least one monthly electronic deposit posted to your checking account in each calendar month. An electronic deposit is defined as a direct deposit, payroll deposit, ATM deposit, mobile check deposit or transfer from another financial institution.

- (c) Cash back is earned on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) purchased on your Alliant Cashback Visa Signature card. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the cash back value of the transaction in question may be deducted from the cash back total during the dispute period. If the transaction is reinstated, the cashback will also be reinstated.
- (d) Cash back is not eligible on finance charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, Debt Protection charges, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions, Interlink processed transactions, purchases of and any fees paid toward gift cards, pre-paid cards, re-loadable cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers' cheques, money orders, wire transfers, lottery tickets, casino gaming chips, off-track betting, wagers) or impermissible purchases such as purchases made for business purposes.
- (e) From time to time, Alliant Credit Union may offer special promotional cashback offers that will contain details and limitations at that time. Accounts that are closed or delinquent at the time of the offer are not eligible. Cash back earned on special promotions may take up to two billing cycles following the promotion posting.
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- (c) Cash back may be redeemed only after you have accrued \$50 or more.
- (d) You may redeem accrued cash back in the form of cash into an Alliant Credit Union checking or savings account. Cash back rewards redeemed into a checking or savings account may take up to 5 business days to be applied/deposited/credited to your account.
- (e) You may redeem accrued cash back in the form of a statement credit. Cash back rewards applied as a credit to your credit card statement may take up to two billing cycles, depending on the date redemption is requested and the closing date of the billing cycle.
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