

Terms and Conditions

MCU Business Advantage Checking Business Card Cashback Rebate Program

MCU Business Advantage Checking Business Card Cashback Rebate ("Program") is a promotional incentive program offered by Meadows Credit Union ("Issuer," "we," and "us") to residents of the United States. Under the Program, you earn a Cashback Rebate every time you make a qualifying purchase or engage in a qualifying transaction ("Qualifying Purchase") with an eligible Visa card. By participating in the Program, you are agreeing to be bound by the following terms and conditions. In addition to these terms and conditions, your card agreement (the "Card Agreement") with us relating to your use of your Visa card also shall continue to govern your use of your Visa card and the Program. In the event of a conflict between the Card Agreement and these terms and conditions, the Card Agreement will govern, except these terms and conditions shall govern in any matter relating to the Program.

Changes to the Program

We may modify, restrict or change the Program at any time, which changes may include, but is not limited to, changing the percentage of the Cashback Rebate. We will notify you of material changes to the Program terms and conditions and, unless you decide to terminate your Program participation, you will be bound by the revised terms and conditions. We also reserve the right to suspend or terminate the Program, or your participation in the Program, at any time without compensation to you.

Eligibility

MCU Business Advantage Checking Visa Business Debit Cards issued in the United States and in good standing may be eligible to participate in the Program. We reserve the right to determine in our sole discretion whether a particular Visa card or cardholder is eligible to participate in the Program.

Enrollment

Enrollment in the Program is automatic upon issuance of an MCU Business Advantage Checking Visa Business Debit Card in conjunction with an MCU Business Advantage Checking Account.

There is no cost to you to enroll or participate in the Program.

Qualifying Purchases

Only Qualifying Purchases with your MCU Business Advantage Checking Visa Business Debit Card can earn a Cashback Rebate. A "Qualifying Purchase" is any signature-based purchase, Internet purchase, phone or mail order purchase, or automatic bill payment made with an enrolled MCU Business Advantage Checking Visa Business Debit Card, which is processed or submitted through the Visa U.S.A. Inc. transaction processing system. You must sign for all in-store purchases you make with an enrolled MCU Business Advantage Checking Visa Business Debit Card in order for such purchases to be deemed Qualifying Purchases; do not use a Personal Identification Number (PIN) when paying for your purchases with your enrolled MCU Business Advantage Checking Visa Business Debit Card if you want to earn a Cashback Rebate for such purchases. PIN-based purchases, payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, Interlink-processed transactions, fees charged by us (for example, annual fees, finance charges, and related service charges, if any apply), payments made for pre-paid and re-loadable cards such as certain gift cards, Visa Buxx, and similar cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services) are not Qualifying Purchases. We reserve the right to determine in our sole discretion whether a particular MCU Business Advantage Checking Visa Business Debit Card transaction is a Qualifying Purchase.

Cashback Rebate

Once automatic enrollment is completed, you will start earning a 1% Cashback Rebate for the Qualifying Purchases made with your enrolled MCU Business Advantage Checking Visa Business Debit Card based on the actual purchase amount, including tax. The 1% Cashback Rebate will be posted to your MCU Business Advantage Checking Account monthly. The maximum Cashback Rebate amount that can be posted monthly to your MCU Business Advantage Checking Account is \$250.00.

When making an in-store purchase (at a store, restaurant, or other merchant location) with your enrolled MCU Business Advantage Checking Visa Business Debit Card and you are presented with a choice of "credit" or "debit/ATM," choose "credit" to ensure you will be asked to sign for your purchase and earn a Cashback Rebate for Qualifying Purchases. When making a purchase online with your enrolled MCU Business Advantage Checking Visa Business Debit Card, make sure you always select "Visa" if you have that choice to ensure you will earn a Cashback Rebate for Qualifying Purchases.

Any returns, credits, or chargebacks earn a "negative" rebate and such "negative" rebates will reduce the total Cashback Rebate posted to your MCU Business Advantage Checking Account. If at any time an enrolled Visa card account is not in good standing, Qualifying Purchases you make while the card is not in good standing will not earn a Cashback Rebate.

Cashback Rebate Activity/Forfeiture

You can view your Cashback Rebate on your MCU Business Advantage Checking Account Monthly Statement. You can also call 1-800-662-2772 for such information. It may take 1-2 weeks for some of your Qualifying Purchases to post to your MCU Business Advantage Checking Account. Some Qualifying Purchases, for example online purchases or foreign transactions, and may take longer to be posted.

Unposted Cashback Rebates will be forfeited if your registered Visa card account is closed by you or by us, or if your MCU Business Advantage Checking Account is terminated by you or by us (we will determine in our sole discretion what is a closed account or a terminated MCU Business Advantage Checking Account for this purpose). You may not be provided with notice of forfeiture of Cashback Rebates.

You are not entitled to compensation from us or from any other entity when your Cashback Rebates are forfeited for any reason.

Communications with Program Participants

We may communicate with you regarding any matter related to the Program by mail, by telephone or by electronic communications. If you use the MCU Online Banking website, we may make electronic communications to you, including electronic mail and/or postings to the MCU Online Banking website. All electronic communications from us to you shall be deemed to be communications "in writing" and deemed delivered to you no later than the earlier of the date actually received or 5 days from the date of posting or dissemination. You may update your contact information by logging into MCU Online Banking at www.mcuonline.com and updating your personal information or by calling 1-800-662-2772.

To access information electronically, you need a personal computer, direct dial modem, a web browser with 128 bit encryption and access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of your home computer, modem and software. We will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or malfunctions of your home computer and related equipment.

You can reach the Program Administrator at customer_service@mcuonline.com, by telephone at 1-800-662-2772, or by U.S. mail at MCU Business Advantage Checking Business Card Cashback Rebate Program, 3350 Salt Creek Lane, Suite 100, Arlington Heights, IL 60005 if you would like to request a paper copy of these terms and conditions. However, if you use the Program website, we are not obligated to provide any additional communications to you, other than these terms and conditions, in a paper writing.

Canceling Program Participation

You may cancel your participation in the Program at any time by calling 1-800-662-2772 or by U.S. mail at MCU Business Advantage Checking Business Card Cashback Rebate Program, 3350 Salt Creek Lane, Suite 100, Arlington Heights, IL 60005. Unposted Cashback Rebates will be forfeited and cannot be transferred to another MCU Business Advantage Checking Account.

Lost, Stolen or Damaged Cards

You will not lose unposted Cashback Rebates if your enrolled MCU Business Advantage Visa Business Debit Card is lost, stolen or damaged and we provide a replacement card, even if such replacement card has a different card number. If your MCU Business Advantage Visa Business Debit Card is lost or stolen, first call us at 1-800-662-2772 during business hours and at 1-800-528-2273 after business hours.

Customer Service

If you have a problem or question regarding whether you earned a Cashback Rebate from a particular Qualifying Purchase or any other question regarding the Program, you can reach the Program Administrator by e-mail at customer_service@mcuonline.com, by telephone at 1-800-662-2772, or by U.S. mail at MCU Business Advantage Checking Business Card Cashback Rebate Program, 3350 Salt Creek Lane, Suite 100, Arlington Heights, IL 60005. If you choose to contact the Program Administrator by email, send your full name and address. Do not send your MCU Business Advantage Visa Business Debit card number or other personal financial information by email because email communications may not be secure.

If you contact us regarding an error or mistake with respect to your Cashback Rebate, we will use reasonable efforts to investigate and correct the error or mistake, subject to the limitations set forth in these terms and conditions. In any event, you must notify us within 60 days of the posting date or the date of the alleged error or mistake in order for us to undertake an investigation of the matter. We may require you to provide written confirmation of the alleged error or mistake. If we do not receive the requested written confirmation at the address and within the time frame requested by us, we may in our sole discretion determine not to correct the alleged error or mistake. If we complete our investigation of the alleged error or mistake and notify you of our determination, we have no further responsibilities should you later reassert the same alleged error or mistake. All questions or disputes regarding the Program, including eligibility or earning Cashback Rebates, will be resolved by us in our sole discretion.

Disclaimers and Limitations

We are not responsible for any disputes between or involving joint or linked cardholders or authorized users relating to Cashback Rebates. You hereby release and hold us and all parties associated with the Program harmless from any claim, liability or damage relating to the Program. Any Cashback Rebate offered under this Program is void where prohibited by law. Notwithstanding anything in these terms and conditions to the contrary, we shall have no liability to you in connection with the Program. Any required arbitration or other dispute resolution process provided for in your Card Agreement shall apply to your participation in the Program.

Privacy

All information collected in connection with the Program is subject to our privacy policy, a copy of which you can get from us and which can also be found at www.mcuonline.com.