

Member Rewards Program Terms and Conditions

Introduction

These Metro Credit Union Rewards Program Terms and Conditions are provided to Members (“You” or “Your”) for the purpose of explaining and defining the Member Rewards Program (“Program”) products, services, and redemption which are only available to individuals who are enrolled in the Member Rewards Program.

Program Eligibility

Enrollment in the Member Rewards Program is available to members in good standing who are and actively enrolled in online banking. We may decline enrollment in the Program to any enrollee at our discretion and without written notice.

Point Earnings/Accumulation

You will earn and accrue points on activity and usage of your Account according to the [Rewards Program FAQ page](#).

We encourage You to frequently review your Rewards Summary which is available online. Once posted to your account, these points are available to You should You choose to redeem them. The points You earn will be credited to Your Rewards Account.

You cannot earn points during any period in which Your Account is not open or is not in Good Standing. We reserve the right to cancel or suspend your participation in the Program or any Rewards earned and not yet used in the event of fraud, abuse of rewards privileges, violation of these Program Terms or Conditions, or at our discretion.

Point requirements assigned to any Reward are subject to change from time to time without notice, and Rewards may be substituted at any time.

All points earned by You will accrue to and be available for redemption by You for two (2) years from the day in which those points are posted to Your Rewards Account. Accrued, unredeemed points that were placed on the Rewards Account will be deducted from the rewards account the day following the expiration date. Points due to expire will be shown on Your Rewards Summary online.

Redemption of Points

Redemptions are subject to point availability and other requirements contained in these Rewards Program Terms and Conditions.

Your rewards will not be available for redemption until posted to Your Rewards Account regardless of the date of the transaction for which points are earned. Points used by You for redemption will be those unredeemed points that have been on the Rewards Account the longest time.

Rewards Summary Information will be accessible in online banking. Summary Information will include current points balance, points earned, less any point reduction for redemptions, other adjustments, any bonus points earned, along with expiring points and the expiration date will be displayed. The content or

layout of the Rewards Summary Information are subject to change from time-to-time at the discretion of Metro Credit Union.

General Terms & Conditions

The Program may be modified, suspended or cancelled, and the redemption value of already accumulated Points may be changed, at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Point accrual and/or expire Points based on the Point term, age and expiration date of the selected options(s). Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redemption of Points or receiving Your Awards. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your Points for an Award from the vendor or provider but before You receive or use the Award.

Despite the Program's best efforts to ensure accuracy, printing and Web site errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time.