

These Terms and Conditions govern the TDECU Onyx Cash Rewards program. The Program is offered by TDECU and administered by PSCU a third-party service provider. Your TDECU Onyx cash rewards credit card account (the "Account") is automatically enrolled in the Program and is subject to these Terms and Conditions unless and until we notify you otherwise. These Terms and Conditions constitute the entire agreement and supersede all prior agreements between you and us pertaining to the Program. Use of your Account constitutes your acceptance of these Terms and Conditions.

### **What are cash rewards?**

Cash rewards are a percentage of each purchase you earn when making Qualifying Purchases (defined below) with your Account that are automatically calculated and applied as a credit to your Account on an annual basis.

### **What percentage of cash rewards do I earn?**

You will earn 2% cash rewards on all Qualifying Purchases.

### **What are Qualifying Purchases?**

"Qualifying Purchases" are the purchases that post to your Account, less any Purchase credits, returns or other adjustments that are not payments.

Qualifying Purchases do not include Balance Transfers, Cash Advances, ATM Cash Disbursements, Money Transfers, Gaming Transactions, Tax Payments, Finance Charges, Fees and purchases of other cash equivalents, even if used to purchase goods or services, or any Buc-ee's fuel purchase.

Transactions that are not Qualifying Purchases do not earn cash rewards.

### **Does it matter where or how I make purchases with my Account?**

No. There are no specific purchase categories associated with this Program.

### **Is there any limit to the amount of cash rewards I can earn?**

No. If your Account is open and in good standing, you will earn 2% cash rewards on all your Qualifying Purchases.

### **How do I know how many cash rewards I have earned?**

The cash rewards you have earned as a Cardholder with your TDECU Onyx credit card are combined into a single rewards account. Your cash rewards balance is available monthly on your credit card statement.

### **How are cash rewards applied?**

If your Account is open, in good standing and you are not in violation of the TDECU Credit Card Agreement, your cash rewards will be automatically applied as a credit to your account. Your cash rewards credit will occur during the month of October each year. Your accumulation period will begin the day you receive your TDECU Onyx credit card through September 30<sup>th</sup> of the same year. If you receive your TDECU Onyx credit card after September 30<sup>th</sup> then your accumulation period will run through September 30<sup>th</sup> of the following year.

Any cash rewards earned are not your property until they are applied to your Account.

**What happens to my cash rewards if my Account becomes delinquent?**

If your Account is not in good standing (for example, if your Account is delinquent) or you are otherwise in violation of the TDECU Credit Card Agreement, your cash rewards will not be applied to your account.

**What happens to my cash rewards if I close my Account?**

If you elect to voluntarily close your Account, you will automatically forfeit any existing cash rewards on the date your account is closed.

**Can you change these Terms and Conditions, terminate this Program, or deny my participation in this Program?**

Yes. We reserve the right to terminate this Program or to change, delete from, or add to these Terms and Conditions. We will notify you of any changes to the Program and will provide you with 30 days notice of any changes we deem to be significant and adverse to you.

If we terminate this Program, you will automatically receive your cash rewards as a credit to your account.

We may deny your ability to participate in the Program at any time and for any reason, including without limitation, suspected fraud, abuse of a credit card cash rewards program, or violation of the TDECU Credit Card Agreement. If we deny your ability to participate in the Program, any existing cash rewards will be automatically forfeited at the time your participation in the Program is terminated.

**Why are some words in these Terms and Conditions capitalized?**

All capitalized terms are defined somewhere in these Terms and Conditions, or if not here, then in the TDECU Credit Card Agreement, which is incorporated into these Terms and Conditions by reference. For purposes of these Terms and Conditions, the pronouns "you," "your," "I," and "my" are intended to mean any Cardholder, including a joint Cardholder (except the pronoun "you" when used in the headings/questions means TDECU). The pronouns "we" and "our" mean TDECU.

**What laws govern these Terms and Conditions?**

The laws of Texas govern these Terms and Conditions. Program void where prohibited by law.