

TEACHERS CREDIT UNION

110 S. Main Street, P. O. Box 1395, South Bend IN 46601; 800.333.3828; tcunet.com

TCU VISA SIGNATURE REWARDS CREDIT CARD DISCLOSURE

Eligibility - The TCU Visa Signature Rewards Program is only available to all open Teachers Credit Union (TCU) Memberships who have a TCU Visa Signature Rewards Credit Card. Owners of a TCU Visa Signature Rewards Credit Card (hereinafter referred to as "Cardholder") are automatically enrolled in the Rewards Program. Program Eligibility is subject to change.

Rewards – Rewards are earned at a rate of 1.5 points for each \$1 spent on “Eligible NET Purchases” made with the TCU Visa Signature Rewards Credit Card. “Eligible Net Purchases” is defined as eligible purchase transactions less refunds and returns. Rewards are not earned on cash advances, returned purchases, balance transfers, convenience checks, Automated Teller Machine (ATM) transactions or fees. Fees include ATM cash advance fees, finance charges, late fees, over-limit fees, or returned check or ACH fees. Rewards are updated on the cardholder billing statement cycle date that contains the eligible posted transaction(s) to your TCU Visa Signature Rewards Credit Card and may be immediately redeemed, based upon redemption guidelines. There is no cap on the amount of Rewards that can be earned. Information about the Rewards and Rewards Program will be available online or on periodic account statements. Rewards may only be redeemed if the Member is in good standing with Teachers Credit Union. Rewards will not be redeemed if: TCU Membership is closed, TCU Visa Signature Rewards Credit Card is closed; any Member's loan is in default, or the Member owes Teachers Credit Union money for fees or negative balances. If any of the foregoing occurs the Rewards will expire immediately and will not be available for redemption.

Rewards Redemption - Rewards can be redeemed as a credit to the TCU Visa Signature Rewards Credit Card statement (does not apply to the minimum monthly payment), cash back deposit to Cardholder's TCU savings or checking account, Merchant Gift Cards, Merchandise or Travel. Only the primary and joint Cardholders can redeem the Rewards. Rewards may be redeemed at any time. Rewards may be redeemed: by calling TCU at 1.800.552.4745, visiting TCU's online banking website at www.tcunet.com; or www.CURewards.com. To see a full selection of opportunities, visit TCU at www.tcunet.com or www.CURewards.com.

Forfeiture - All Rewards expire four (4) years from the end of the Calendar Year, in which they are earned on a first-in, first-out basis. Rewards are non-negotiable and non-transferable. TCU reserves the right to disqualify any person from participation in the Rewards Program if, in Teachers Credit Union's sole judgment, that person or another person has violated the Rewards Program Rules or the By-laws of Teachers Credit Union. TCU has the right to suspend or declare points forfeited on unauthorized or fraudulent transactions. If you close your TCU membership or your TCU Visa Signature Rewards Credit Card; Rewards must be redeemed before the TCU Visa Signature Rewards Credit Card is closed or earned Rewards are forfeited. Upon the death of the Cardholder and joint Cardholder all rewards are forfeited.

Other Terms and Conditions - Teachers Credit Union also reserves the right to amend, modify or terminate the Rewards Program at any time. If the Rewards Program is terminated, Cardholders will be granted twelve months, from the Program termination date, to redeem the Rewards. Rewards redemptions may subject Cardholders to tax liability. The Rewards will be calculated on a calendar year basis. Full program rules can be located at www.CURewards.com