SAFE Cash Back Visa® Program Terms and Conditions

These Terms and Conditions referenced below apply to the SAFE Cash Back Visa® Credit Card program only ("Program").

You will earn Cash Back on new eligible point-of-sale (POS) purchases (less adjustments, credits, and returns) for each $1 spent with a maximum Cash Back based on the category to which the POS purchase is assigned.

The following Credit Card account transactions are not eligible for Cash Back: (1) Cash advances (including convenience checks and overdraft advances to SAFE checking accounts); (2) balance transfers; (3) purchases of cash-equivalent instruments such as traveler's checks, money orders, or prepaid cards; (4) unauthorized transactions; or (5) fees and interest charges.

Cash Back Categories (see Change in Terms Notice on reverse side)**:**

5% Cash Back will be offered on new eligible POS purchases in one (1) designated purchase category. Cash Back earnings for this category are limited to $1,500 in new eligible POS purchases per quarter. Once this quarterly limit is reached, any subsequent eligible POS purchases will earn Cash Back at the standard rate of 1%. Each calendar quarter you may select from a list of eligible purchase categories for your 5% Cash Back. Your selection can be made via SAFE Online Banking or SAFE Mobile Banking, by calling **(916) 979-7233** or **(800) SEE-SAFE**, or by visiting a SAFE branch. If you do not make a designation each quarter, you will earn 1% Cash Back on new eligible POS purchases. Eligible purchase categories are subject to change quarterly. Once a selection is made for the quarter, you will not be able to make changes to your selected category. Purchases in the selected category will be eligible for the Cash Back at this level only if the participating merchant uses the Merchant Category Code ("MCC"), explained in further detail below, when processing cardholder transactions.

3% Cash Back will be offered on new eligible POS purchases at eligible gas stations, EV charging stations, grocery stores, and restaurants. Cash Back earnings for this category are limited to $2,500 in new eligible POS purchases per quarter. Once this quarterly limit is reached, any subsequent eligible POS purchases will earn Cash Back at the standard rate of 1%. To be eligible, the merchant must be assigned MCC 5541 for Service Stations, MCC 5542 for Automated Fuel Dispensers, MCC 5411 for Grocery Stores or Supermarkets, MCC 5552 Electric Vehicle Charging, or MCC 5812 for Restaurants.

1% Cash Back will be offered on all other new eligible POS purchases.

Cash Back at the 5% and 3% levels is available on purchases processed under specific Merchant Category Codes (MCC). Merchants who accept Visa credit cards are assigned an MCC classification based on the types of products and services they sell. Purchases that fall into the eligible purchase category will receive the stated Cash Back. Although SAFE does group similar purchases in an effort to ensure that purchases within an MCC earn the stated Cash Back, SAFE has no control over the MCCs assigned to individual merchants. A merchant or the items that it sells may appear to fit within a purchase category that would earn 5% or 3% Cash Back, but if it does not use the MCC for that category, Cash Back will instead be earned at the 1% level. Because SAFE does not control MCC codes, SAFE cannot guarantee that a purchase will qualify for Cash Back at the 5% or 3% level. Use of third-party intermediary payment systems such as PayPal® may affect whether Cash Back will accrue if SAFE cannot verify the seller's MCC.

Reviewing Your Cash Back: Your monthly credit card statement will show your Previous Cash Back Balance, Cash Back Earned, Cash Back Redeemed, and New Cash Back Balance as of the statement date. You can also view this information via SAFE Online Banking or SAFE Mobile Banking. Despite our best efforts to ensure accuracy, printing and website errors involving the Cash Back Program occasionally occur. If you discover an error, call SAFE at **(916) 979-7233** or **(800) SEE-SAFE**. We reserve the right to adjust or reverse the Cash Back that was awarded or unauthorized purchases potentially eligible for redemption. All rulings on errors will be resolved by SAFE and our decision will be final.

Earning: Cash Back can be earned daily subject to transaction settlement with the merchant. Transactions resulting in fractions of Cash Back credits will be rounded up to the nearest whole cent if equal to or greater than $0.005 and rounded down if less than $0.005. We may make adjustments to your Cash Back based on your account activity. For example, we will decrease the balance in your Cash Back account to correspond with the return of a purchase or the amount of Cash Back disbursed by us in error. In certain circumstances, it is possible to have a negative Cash Back account balance.

Redemption: You may redeem your available Cash Back balance via SAFE Online Banking or SAFE Mobile Banking, by calling **(916) 979-7233** or **(800) SEE-SAFE**, or by visiting a SAFE branch. You can also schedule your redemption to occur automatically on a monthly, quarterly, or yearly basis. Cash Back shall be issued in U.S. dollars, with the following redemption options:

- Credit to your SAFE Savings Account
- Credit to your SAFE Checking Account
- Statement credit to your SAFE Credit Card Account
  (Does not fulfill minimum monthly payment obligation)

Eligibility: To participate, you must have a SAFE Cash Back Visa Credit Card account open with a credit limit of more than $0.00. SAFE reserves the right to suspend your accumulation of Cash Back or withhold redemption of accumulated Cash Back if you are in default on your SAFE Cash Back Visa Credit Card account obligations or any other obligation you have to SAFE. If you or we close your SAFE Cash Back Visa Credit Card account, any accumulated Cash Back will be forfeited. The Program is available to only SAFE Cash Back Visa Credit Card accounts established for personal, family, and household use. SAFE reserves the right to disallow or reverse credit for Cash Back if we determine it resulted from a transaction initiated for business purposes or any use other than personal, family, or household use.

Other Terms and Conditions: Your use of your card following receipt of these Rules will indicate your agreement to these Rules. SAFE DOES NOT WARRANT THAT THE PROGRAM WILL BE UNINTERRUPTED OR ERROR-FREE AND WILL HAVE NO LIABILITY TO YOU OTHER THAN TO INVESTIGATE AND CORRECT ANY ERRORS. We will not be liable to correct any error that you fail to report within 30 days after we send or make available to you the billing statement on which the error or the transaction associated with the error appeared or should have appeared, or if we reasonably determine that, notwithstanding your claim, we did not make an error.

Program Changes: We reserve the right to modify, suspend, or cancel these Program Terms and Conditions at any time, with or without notice to you. If the Program is canceled, you will be given an opportunity to redeem your Cash Back balance within a limited time, after which you may forfeit any and all Cash Back balances. The most current Program Terms and Conditions are available at www.safecu.org or you can request a copy by calling **(916) 979-7233** or **(800) SEE-SAFE** or visiting any SAFE branch.