



# Sno Falls Credit Union MasterCard Cash Rewards Program – Terms and Conditions

### Acceptance of Terms and Conditions:

These Terms and Conditions govern the Sno Falls Credit Union MasterCard Cash Rewards program (the “Program”). Your Sno Falls Credit Union MasterCard Cash Rewards Account (the “Account”) is automatically enrolled in the Program. Use of your Account constitutes your acceptance of these Terms and Conditions.

### How do I earn a Cash Back Reward?

Cardholders with the MasterCard Cash Rewards card will earn up to 1.50% on your Annual Net Purchases (the “Cash Back Reward”). “Annual Net Purchases” are all of the Purchases that post to your Account during an Annual Rebate period, less any Purchase credits, returns, or other adjustments that are not payments. Cash advances (including Convenience Checks) and Balance Transfers, even if used to purchase goods and services, are not considered Purchases and will not earn any Cash Back Reward. As long as your Account remains current, open and in good standing during the entire Rebate Period, we will provide you with a Cash Rewards Rebate on your Annual Net Purchases in the following amounts:

Annual Net Purchase Amount	Cash Rewards Rebate Percentage
up to \$5,000	.40% of Annual Net Purchases up to \$5,000
\$5,001 - \$10,000	.60% of Annual Net Purchases over \$5,001
\$10,001 - \$20,000	1.00% of Annual Net Purchases over \$10,001
over \$20,001	1.50% of Annual Net Purchases over \$20,001

### How do I receive my Cash Back Reward?

Each January, on your billing date (as long as your Account is open and in good standing), we will credit your Account for the amount of the Cash Back Reward earned during the previous 12 billing cycles (the “Annual Rebate Period”).

### Is there any limit to the amount I can earn as a Cash Back Reward?

No. There is no cap on the amount of your Cash Back Reward.

### Can I lose any Cash Back Reward that I have earned?

Yes. If your Account is not open and in good standing on your billing date in January, you will lose any Cash Back Reward earned during the Annual Rebate Period.

### Can you terminate this Program or change these Terms and Conditions?

Yes. We reserve the right to terminate this Program or to change, delete from, or add to these Terms and Conditions upon 45 days’ written notice to a Cardholder. Notice will also be provided by posting the revised Terms and Conditions to your Credit Card Account statement. For questions regarding the Program, please visit [www.snofalls.com](http://www.snofalls.com) or call 425-888-4004, extension 1001.

We may deny your ability to participate in the Program at any time and for any legally permissible reason, including without limitation, suspected fraud, abuse of the rewards Program, or violation of the Credit Card Agreement. At our option, if we terminate your participation in the Program, we may credit your account for any accrued unpaid Cash Back Reward immediately.