

Visa Platinum Rewards Card Program Terms and Conditions Summary: Eligible Houston Federal Credit Union (HFCU) Visa Platinum Rewards Card accounts earn cash back on qualifying personal, family, or household purpose purchases, minus returns, the cardholder charges to his/her eligible HFCU Visa Platinum Rewards Card as provided for in the Program rules. Your APR is based on meeting HFCU’s criteria for creditworthiness. HFCU will review your credit and employment history and any other information permitted by law to process your application. The credit line on this account will be determined after a review of your application by HFCU and will be based on various factors, including income. The minimum approved credit line is \$300.00. HFCU maintains the right to not open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if you do not meet HFCU’s standards for creditworthiness; b) your name and/or mailing address on the credit application have been altered; c) the income you reported on the application is insufficient to support the opening of this account; or d) you do not meet HFCU membership eligibility requirements. You have the right to review your credit history by contacting the credit reporting agencies.

Amount of purchases	Cash back value on net retail purchases*
Any dollar amount	1.5% Cash Back

Cash back is not eligible on Finance Charges, fees, cash advances (including purchase of crypto currency and foreign currency), convenience checks, PIN-based purchases, payment of existing card balances, balance transfers, ATM transactions and Interlink-processed transactions. Cash Back Rewards are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Visa Platinum Rewards Card during each day by the Cardholder. Net purchases are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated. To be eligible to receive points, the credit card account and savings account must remain open. Points are non-transferrable from one HFCU member or credit card account to another, except for lost and/or stolen credit cards. Cash back can be redeemed at a maximum aggregate amount of \$9,999.99 per day from the available Rewards Card balance. The Visa Platinum Rewards Card program is void where prohibited by federal, state, or local law. HFCU reserves the right to change the terms and conditions as well as the Cash Back Rewards required for a reward within the Visa Platinum Rewards Card Program. The redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory. By providing your email address, you agree to receive all future correspondence and notices electronically to that email address. Email is the primary method for contacting Cardholders regarding their participation in the Program. It is the Cardholder's responsibility to update or change the email address on file. This can be done by contacting Houston Federal Credit Union at 866-687-4328. In the event of fraud, abuse of program privileges or violation of the program rules, HFCU reserves the right to cancel Cardholder’s Visa Platinum Rewards Card. To redeem points, visit HFCU website, visit an HFCU branch or call the HFCU. All contact information is listed at the bottom of these Terms and Conditions. To be eligible to redeem Points, the Cardholder’s account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Visa Platinum Rewards Card cannot have any other status preventing authorizations. Points are deducted from the Cardholder’s point balance as soon as they are redeemed. Primary credit card Cardholders understand that joint credit card Cardholders may redeem primary member’s points. However, points may not always be available for joint credit card Cardholders and joint account owners due to system processing. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

The Cardholder may redeem the cash back reward(s) as a deposit into their HFCU account or apply to an HFCU loan payment from the available Rewards Card balance. Cash back reward(s) may be applied to multiple HFCU shares and loans. Cash back deposits may take up to 5 days to appear in the Cardholder’s HFCU account or HFCU loan payment.

Consent to Contact.

You hereby expressly consent and agree that in order to administer and service the Rewards Program, HFCU and its affiliates, agents, assigns and service providers may contact you at any telephone number that you provide now or in the future that is associated with the Rewards Program.

These numbers include, but are not limited to, cellular phones, wireless telephone numbers, and/or other wireless devices, regardless of whether you incur charges as a result. Please check with your mobile carrier for any applicable rates and fees. HFCU and its affiliates, agents, assigns and service providers may contact you using the following methods: text messages, pre-recorded/artificial voice messages, and/or use of an automatic dialing system, as applicable.

You certify that you are the subscriber of all telephone numbers provided to HFCU. You understand that you are not required to provide your consent as a condition of receiving the Rewards Program, and that you have the right to revoke consent for any and all telephone numbers provided at any time. You may revoke that consent either by e-mailing the Sponsor at talktous@houstonfcu.org, or by notifying the Houston Federal Credit Union, 16320 Kensington Drive, Sugar Land, TX 77479, or any other reasonable means.

Forfeiture of cash back rewards.

If for any reason your HFCU Visa Platinum Rewards Credit Card Account is closed, including but not limited to moving to another HFCU Visa Platinum Rewards Credit Card, you may lose your unredeemed cash back balance immediately. We reserve the right to disqualify any Cardholder from participation in this Rewards Program in the event of fraud, abuse of Program privileges, or violation of the Terms and Conditions as determined by the sole judgment of HFCU. Such termination may result in the forfeiture of any accumulated cash back rewards.

Accrual and Expiration of Rewards.

Cash Back Rewards will accrue beginning on the first date after the monthly billing cycle. Active Visa Platinum Rewards Card Rewards do not expire. Please refer to the HFCU Visa Platinum Rewards Card Program Terms & Conditions <https://www.houstonfcu.org/loans-credit/credit-cards/platinum-visa-rewards> for complete details.

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