

River Region Credit Union Rewards Card
MEMBERCash Program Terms and Conditions
Revised February 2016

These terms and conditions give you detailed information about how our MEMBERCash Program works. It is a separate agreement from the Cardholder Agreement; however it is subject to the “What if you find a mistake on your statement” section of the Credit Card Account Agreement and Federal Disclosure you received when you opened your account. When you, or an Authorized User, use your account or card, it means you accept these terms and conditions. The word “account” means your River Region Credit Union MEMBERCash card account.

What is MEMBERCash?

You earn cash rewards, called “MEMBERCash”, by using your card to make purchases. Your MEMBERCash is stored in your MEMBERCash account in dollars and cents and is rounded down to the nearest cent.

How do I earn MEMBERCash?

You earn MEMBERCash on every purchase you make with your River Region Credit Union MEMBERCash card.

You will earn up to 1.50% MEMBERCash on all purchases. You will not earn “MEMBERCash” on cash advances, convenience check cash advances, or balance transfers. At the end of your anniversary year, we will calculate your MEMBERCash by multiplying the total amount you spent on all purchases according to the table below:

When you have spent the amounts below in total annual purchases:	You earn MEMBERCash at at the listed tier level:
\$0.00 -- \$3,500.00	0.75%
\$3,500.01 and Above	1.50%

The sum total of your annual purchase transactions of \$3,500 and less will earn MemberCash at the rate of 0.75%, whereas the total of your annual purchase transactions that exceed \$3,500 will earn MemberCash at the rate of 1.50%

The calculation to determine your tier level begins again at \$0.00 on the first day of each anniversary year. Your anniversary year is the 12 consecutive monthly billing cycles beginning with the month that your MEMBERCash card account is opened (your anniversary month). It will reset on the day after the last day of the billing cycle during your anniversary month.

Is there a limit on the amount of MEMBERCash I can earn?

Yes, the maximum annual amount you can earn annually is \$1,500.

How to redeem MEMBERCash?

You may redeem your MEMBERCash , starting at \$10.00 by contacting us at 866-649-5015. You may redeem it in the following ways:

- A check made payable to the primary card holder.
- Deposit into any of your River Region Credit Union deposit accounts
- Apply towards the balance of your MEMBERCash card account

It is your responsibility to notify us if you do not receive a reward.

Do my MEMBERCash rewards expire?

YES--any unredeemed MEMBERCash rewards that are more than 5 years old (from the date earned) will expire.

Additionally, If your account is closed for any reason, is inactive for 18 consecutive months, or if you are late in making your minimum payment due by the payment due date for three consecutive billing periods, any MEMBERCash you have accumulated will be forfeited.

How can I find out what my MEMBERCash balance is?

The balance can be found on your statement or by contacting us at 866-649-5015.

Additional Information

You may only redeem your MEMBERCash if your account is open and not delinquent. Your account is delinquent if we have not received at least the minimum payment amount by the due date shown on your monthly statement.

If your MEMBERCash card is lost or stolen, or if we issue you a new account number for any reason, we will transfer your MEMBERCash balance to your new account, as well as the amount of purchases you made during the anniversary year and anniversary month to your new account.

Adjustments to your MEMBERCash balance may be made by us based on account activity. For example, we will decrease your MEMBERCash balance for the return of a purchase, or if we determine that we disbursed an amount in error. Adjustments will be calculated based on your tier level at the time of the transaction. It is possible to have a negative MEMBERCash account balance.

You will receive notice of changes to your MEMBERCash program. We may make changes at any time, including but not limited to changes to the amount of purchases necessary to qualify for tier levels, the tier levels themselves, and the amount of reward earned at each tier level.

Our Contact Information

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