

Cash Rewards #



VISA Cash Rewards

Program Rules

Enrollment

You must enroll in the Cash Rewards Program online at www.westmarkcu.com/westmarkreward to track and redeem your earned rewards with the Cash Rewards Account number you were issued when you opened your rewards card. It is different from your card number or membership number. If you do not have your Account Number to enroll or have trouble logging into your account, you may call Login Support at (208) 522-7009 or 1-(866) 522-3335. Login support is available Mon-Fri, 8.30 a.m. to 5.30 p.m. MST and Saturday 9.00 a.m. to 1.00 p.m. MST.

Cash Rewards

You will receive a cash back reward equal to one percent (1.0%) of net eligible purchases identified in your Card Agreement or other cash reward incentives determined by occasional promotional offers. Net eligible purchases are defined as those made online or in person with your card from any merchant, minus any returns or credits pertinent to those purchases from the same merchant. You will NOT receive rewards for cash advances or fees charged to your card for any purpose.

There is no limit on the amount of rewards you can earn in a year. Reward Cards issued to businesses or individuals are eligible for rewards.

You will be required to pay a minimum payment monthly and keep your account in good standing to qualify for redemption of any earned rewards. You will not earn rewards or be able to redeem any unclaimed rewards while your account is delinquent or in default. Once your account is current, you may redeem or claim rewards that were earned prior to your delinquency, however, you will not earn rewards for purchases made during the time your account was delinquent or in default.

Your rewards are not transferrable or assignable to any other parties.

Redemption of Rewards

Rewards are paid once monthly by request. You may redeem any rewards you have earned and are posted in your Cash Rewards Account at any time by logging into your account and submitting a redemption request. All of your rewards earned and posted through the end of the month selected for payment will be collectively credited as a deposit to your Primary Savings Account by the 5th day of the next month. This will include any rewards posted to your Cash Rewards Account up to the last day of the month, even though they were not earned at the time you submitted your redemption request. Your rewards are NOT automatically redeemed or credited to your Primary Savings Account. You have 18

months to redeem any earned reward posted in your Cash Rewards Account. Any unclaimed rewards will expire after the last day of the 18th month from which they were posted to your Cash Rewards Account. As an example; a reward posted during the month of January 2018 will expire after June 30, 2019 if it is unclaimed, however, any unclaimed rewards within the expiration period are still eligible for redemption. Even though cash rewards may expire, you are still enrolled in our Cash Rewards Program and are eligible for future rewards.

Your rewards may not be used to directly pay or transfer as credit to your card account balance. Redeemed rewards are posted only to your Primary Savings Account.

Cancellation

You have the right to cancel your enrollment in the program at any time for any reason at all. There are no fees for cancellation and you may redeem any rewards posted to your account at the time you choose to withdraw from the program. We reserve the right to alter the Cash Rewards Program in the future or make other incentive offers time to time without notice. We will cancel your participation in the rewards program if you close your account, your account is charged-off or your account is closed for suspicious or fraudulent activity.

Problem Resolution

If you need resolution over a charge you believe should have earned cash rewards, have further questions regarding your rewards balance or how you earn or redeem rewards, please contact your branch.

Login Support

(208) 522-7009 or 1-(866) 522-3335

Login Support Hours

**Mon-Fri, 8.30 a.m. to 5.30 p.m. MST
Saturday 9.00 a.m. to 1.00 p.m. MST**