

Wildfire Credit Union Rewards Program

This document (“Agreement”) describes how the Wildfire Credit Union Rewards Program works, and is your contract with us.

Acceptance of Agreement. You accept this Agreement if you use your Rewards Product or any feature of the Rewards Program. This version of the Agreement takes the place of any earlier versions.

Changes to the Agreement. We reserve the right to add to, cancel, suspend and/or change the Agreement, the Rewards Program, and/or Rewards, at any time. For example, we may add new terms or delete terms, change how you earn Rewards Points, or change how you use Rewards Points, or change what you can get with your Rewards Points. Certain changes, suspensions, or cancellation could result in your forfeiture of earned Rewards Points and/or a change in the redemption of any unused Rewards. We may supplement this Agreement with additional terms, conditions, disclosures, and agreements that will be considered part of this Agreement.

Notice of Changes. We will notify you of any material changes to this Agreement in writing. We won’t provide notice when we change what you can get with your Rewards Points. You understand and agree that we can make these changes at any time. We may temporarily prohibit you from earning points, using points already earned, or using this program.

DEFINITIONS

“**Agreement**” means this document.

“**Program**” means the Wildfire Credit Union Rewards Program.

“**Account**” means your Wildfire Reward account that is linked to this program.

“**Card**” means any Wildfire Visa Rewards credit card.

“**We**”, “**us**”, “**our**”, and “**Wildfire**” mean Wildfire Credit Union and its affiliates.

“**You**” and “**Your**” mean the person responsible for the account and for complying with this agreement.

“**Authorized User**” means anyone you permit to use the account.

“**Reward Point(s)**” are the rewards you earn under the program. You earn 1 Reward Point for every dollar spent using your Card. A Reward Point is worth \$0.01.

“**Purchase(s)**” means the dollar value of goods and services paid by using your Card after your open or enrollment date (whichever is later), minus any credits, returns or other adjustments as reflected on the account statement for your Card. Purchases do not include any Wildfire finance charges, fees, cash advances, balance transfers, convenience checks, ATM transactions,

insurance charges, unauthorized/fraudulent charges, money orders, wire transfers, travelers checks, foreign currency, or similar transactions).

REWARD POINTS

Earning Rewards Points. You will earn Reward Points when you, or an authorized user, use a Card to make purchases of products and services, minus returns or refunds. Buying products and services with your Card, in most cases, will count as a Purchase. You will earn 1 Reward Point for every dollar spent using your Card. For example, if you spend \$100, you will earn \$1.00 in cash back rewards, which is equal to 100 Reward Points.

Redirecting Rewards Points. You and any other owner on a Card that earns Reward Points can redirect the Reward Points to another Account of which you are also an owner.

Transferring Rewards Points. You can transfer your Reward Points to another Wildfire member by contacting Wildfire Credit Union. All requests to transfer Reward Points must be done in writing or through electronic signature, which will require authentication by Wildfire Credit Union. All transfers of Reward Points are irrevocable once transferred.

LOSS OF POINTS

Expiration. Reward Points (including cash back) generally expire. Rewards Points expire within 4 years.

Calculation of Expiration Period. Reward Points expire on their expiration date. Reward Point expiration is measured month over month based on the posting date of transactions. All Reward Points earned during a monthly period will expire 4 years after the first of the month following the month earned.

Forfeiture. Reward Points earned with your Card will be forfeited if your Account is closed for any reason, and you will not be able to redeem the Reward Points.

Cancellation. We may cancel your enrollment in the Program, and terminate your ability to earn or redeem Reward Points, if we suspect or know that you have committed fraud, are abusing the Program, are delinquent on a loan, file for bankruptcy, or you violate this Agreement or any applicable Program terms and conditions. Violating this Agreement may include but is not limited to an attempt to sell, exchange or otherwise transfer Reward Points or any instrument exchangeable under the Program to a third party or not using the Program as intended.

CASH REDEMPTIONS

General Cash Redemption Rules. Cash Back redemptions can be made through online/mobile banking, in person at any Wildfire branch, or through the Wildfire call center. Cash Back redemptions are available in the following forms:

- One time deposit into your Wildfire savings account;
- Payment on a Wildfire loan;

- Reoccurring transfer of all points for a set frequency either monthly or quarterly, on the 1st day of the month or quarter;
- Scheduled transfer when your Reward Points meet a specified threshold; or
- Credit to your Card (credits to the Card will reduce your account balance; however, unless the credit exceeds your previous statement balance, you are still required to make your minimum payment due for the statement period)

GENERAL REWARDS PROGRAM DETAILS

Law. The Rewards Program and any Rewards are void where prohibited by federal, state or local law.

Taxes. You are responsible for any personal or business tax liability related to participation in the Program or as a result of Reward Points earned and/or redeemed.

General Disclaimer:

YOU AND ANY BENEFICIARY OF THE PROGRAM AGREE TO RELEASE, DISCHARGE AND HOLD HARMLESS WILDFIRE CREDIT UNION AND ITS SUBSIDIARIES, AFFILIATES, EMPLOYEES, OFFICERS, DIRECTORS, SUCCESSORS AND ASSIGNS FROM ALL CLAIMS, DAMAGES, OR LIABILITY, INCLUDING BUT NOT LIMITED TO PHYSICAL INJURY OR DEATH, ARISING OUT OF YOUR PARTICIPATION IN THE PROGRAM, THE RECEIPT OF ANY REWARDS PRODUCTS AND/OR SERVICES, OR OUR DECISION TO TERMINATE THE PROGRAM. UNDER NO CIRCUMSTANCES, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, SHALL WILDFIRE CREDIT UNION, ITS OFFICERS, DIRECTORS, EMPLOYEES, SHAREHOLDERS, PROMOTION AGENCIES, AGENTS, SUCCESSORS, ASSIGNS, AND SERVICE PROVIDERS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE PROGRAM OR REWARDS, EVEN IF ANY OR ALL OF THE FOREGOING OR ANY OF THEIR AUTHORIZED REPRESENTATIVES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BY PARTICIPATING IN THE PROGRAM, YOU WAIVE ANY AND ALL RIGHTS TO BRING ANY CLAIM OR ACTION RELATED TO SUCH MATTERS IN ANY FORUM.

IF WILDFIRE CREDIT UNION IMPROPERLY DENIES REWARD POINTS OR YOU ARE DENIED A BENEFIT OF THE PROGRAM, OUR LIABILITY WILL BE LIMITED TO THE EQUIVALENT AMOUNT OF REWARD POINTS.

All questions regarding the Program, including without limitation the accrual and/or the fulfillment of Reward Points, will be resolved solely by Wildfire Credit Union. By participating in the Program you acknowledge that technical processing and transmission of the website may involve transmissions over various networks and changes to conform and adapt to technical requirements of connecting networks or devices. Wildfire Credit Union is not responsible for incorrect or inaccurate transcription of information, for problems related to any of the equipment or programming associated with the Program or utilized by you, for any human error, for any interruption, deletion, omission, defect, or line failure of any telephone network or electronic

transmission, for problems relating to computer equipment, software, inability to access the Program, or for any other technical or non-technical error or malfunction.

Other Disclaimers. Reward Points (i) have no intrinsic value, other than the ability to purchase Rewards under the Program, (ii) are nonrefundable and non-exchangeable, (iii) are non-transferable (except as permitted herein), and (iv) cannot be used as payment of any obligations to us or our affiliates, except to the extent specifically stated in this Agreement.

OTHER INFORMATION

Governing Law. This Agreement is governed by applicable federal law and by Michigan law, without regard to Michigan's conflict of laws principles.

Severability. If any part of this Agreement is found to be invalid, the rest shall remain in effect.

No Waiver. We will not lose our rights under this Agreement because we delay or do not enforce them.