

Wildfire Credit Union 2% Cash Back Rewards Program Disclosure

Acceptance of Agreement

You accept this Agreement by using your Cash Back Product or any feature of the Cash Back Program. This version supersedes all previous versions.

Changes to the Agreement

We may change, suspend, or cancel this Agreement, the Program, or any cash back rewards at any time. Changes may include how you earn, redeem, or use your cash back rewards. Some changes may result in the loss of unredeemed cash back. Additional terms may be added and become part of this Agreement.

Notice of Changes

We will notify you in writing of material changes to this Agreement. However, changes to the types of redemption options available may occur without notice. We may also temporarily restrict your ability to earn or redeem cash back at our discretion.

Definitions

- Agreement: This document.
- Program: Wildfire Credit Union Cash Back Rewards Program.
- Account: Your Wildfire Credit Union account linked to the Program.
- Card: Any Wildfire Visa Rewards credit card.
- We, us, our, Wildfire: Wildfire Credit Union and affiliates.
- You, your: The account holder.
- Authorized User: Any person authorized by you to use your Card.
- Cash Back: Monetary rewards earned under this Program
- Purchases: Dollar value of goods and services made with your Card, minus returns and credits. Purchases do not include finance charges, fees, cash advances, balance transfers, convenience checks, ATM withdrawals, insurance charges, fraudulent charges, money orders, wire transfers, foreign currency, or similar items.

Earning Cash Back

You earn cash back when you or an Authorized User makes eligible Purchases using your Card.

You will earn 2% cash back on every dollar spent on eligible purchases.

Example: Spend \$100 in qualifying purchases and earn \$2.00 in cash back.

This document replaces all prior versions and reflects a 2% cash back earning structure. March 2026

Redirecting Cash Back

You and any joint owner on an eligible Card may redirect earned cash back to another Wildfire account where you are also an owner.

You may request to transfer your earned cash back to another Wildfire member. All requests must be submitted in writing or via authenticated electronic signature. All transfers are final and cannot be reversed.

Expiration and Forfeiture of Cash Back

Cashback expires four (4) years after it is earned. Expiration is calculated monthly based on the transaction's posting date.

Example: Cash back earned in May 2021 expires on June 1, 2025.

Forfeiture

Unredeemed cash back will be forfeited if:

- Your Account is closed.
- You commit fraud or abuse the Program.
- You violate the terms of this Agreement.
- You become delinquent on a loan or file for bankruptcy.

Cash Back Redemption Options

You may redeem your cash back through:

- A one-time deposit into a Wildfire savings account.
- A payment toward a Wildfire loan.
- A recurring transfer (monthly or quarterly) on a set schedule.
- An automatic transfer when your cash back reaches a specified amount.
- A credit to your Card account (this reduces your balance but does not replace your minimum required payment).

Redemptions can be made via:

- Online/mobile banking,
- In-person at a Wildfire branch, or
- The Wildfire Contact Center

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Legal and Tax Information

The Cash Back Program is void where prohibited by law.

Taxes

You are responsible for any personal or business tax obligations related to cash back earned or redeemed.

Disclaimers and Limitation of Liability

By participating in this Program, you release Wildfire Credit Union and its affiliates, employees, and partners from any and all claims or damages arising from your use of the Program, including but not limited to:

- Technical malfunctions,
- Program errors,
- Denied or incorrect redemptions,
- Any direct or indirect losses.
- If you are improperly denied cash back, Wildfire's liability is limited to the cash back amount denied.

Cash back

- Has no value outside this Program.
- Is non-refundable, non-exchangeable, and non-transferable (except as allowed here).
- Cannot be used to pay Wildfire debts unless explicitly allowed.

General Disclaimer

By participating, you and any beneficiary agree to release, discharge, and hold harmless Wildfire Credit Union and its subsidiaries, affiliates, employees, officers, directors, successors, and assigns from any and all claims, damages, or liabilities, including but not limited to physical injury or death, arising from participation, receipt of any cash back, products, or services, or our decision to terminate the cash back offering.

Under no circumstances, including negligence, shall Wildfire Credit Union or its officers, directors, employees, shareholders, promotion agencies, agents, successors, assigns, or service providers be liable for any direct, indirect, incidental, special, or consequential damages arising out of cash back or related benefits, even if advised of the possibility of such damages. By participating, you waive any and all rights to bring claims or actions related to these matters in any forum.

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If cash back is improperly denied or you are denied a benefit, our liability will be limited to the equivalent amount of cash back.

All questions regarding cash back—including, without limitation, the accrual and/or fulfillment of cash back—will be resolved solely by Wildfire Credit Union. By participating, you acknowledge that technical processing and transmission of the website may involve transmissions over various networks and changes required to conform to technical requirements of connecting networks or devices.

Wildfire Credit Union is not responsible for incorrect or inaccurate transcription of information; issues related to equipment or programming associated with the offering; human error; interruptions, deletions, omissions, defects, or line failures in telecommunications or electronic transmissions; problems with computer equipment or software; inability to access the offering; or any other technical or non-technical errors or malfunctions.

Other Disclaimers

Rewards under the Program, (ii) are nonrefundable and non-exchangeable, (iii) are nontransferable (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.

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