



PROVIDENT SIGNATURE CASH BACK PROGRAM RULES

Your Provident Signature Cash Back Visa® card account ("Card Account") will earn cash based on your eligible purchase transactions. The cash back will show cumulatively on your billing statement as "Credit Card Cash Back".

Cash Back on Purchases: Unless you are participating in a limited-time promotional offer, you will earn 1.5% cash back based upon eligible purchases each billing cycle. Eligible purchases you make will be accumulated and shown on the second statement following the billing cycle that the eligible purchases were made.

Eligible purchases do not include balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, card account fees, and finance charges and fees for services or programs you elect to receive through us. Only one Signature Cash Back Visa is allowed per membership. Additional authorized signers can be added to the Card Account.

Receiving Cash Back: Your cash back will be automatically deposited into your Provident membership savings account on the 1st business day of the month during the second billing cycle following the billing cycle that the eligible purchases were made. E.g., eligible cash back for a billing cycle ending on July 10th will be deposited to the membership savings account on September 1st.

Cash rebates will be calculated at statement cycle as a percentage of net purchases minus returns. If net purchases exist, rebates will be calculated. If more credits are accumulated than charges, the account will display a negative cash back rebate dollar amount. E.g., a cardholder charges \$5.00 and receives a credit of \$7.00—the rebate is now -\$2.00. You will need to make charges to return to a positive rebate status.

Value of Cash Back: Cash Back has no cash value until such time when cash is automatically deposited into your membership savings account. You may not assign, transfer or pledge your cash back. You have no property rights or other legal interest in cash back.

Account(s) in Good Standing: Your account must remain in good standing every billing cycle to be eligible for your accrued cash. Account(s) in good standing are defined by account(s) that are not:

Account Closure: If we close your card account, you will no longer be able to earn your cash back, and you will forfeit any accumulated cash back. If you close or convert your card account, you will no longer be able to earn cash back, and any eligible cash back prior to account closure will be forfeited.

Cash Back Expiration: Your qualified cash back rebate will be forfeited if you have closed your membership savings at Provident Credit Union.

Fraud: If your card account shows any sign of fraudulent, abusive or suspicious activity, we may close or suspend your card account immediately without giving you prior notice. We may also forfeit your accrued eligible cash.

Revoked: Account is no longer valid because permission to use it has been suspended or terminated by Provident Credit Union.

Lost and Stolen: If you report your Card lost or stolen then all unauthorized transactions that accrued cash will be forfeited.



Delinquent: If you default under your account if any of the following events shall occur. (a) If YOU fail to comply with the minimum payment or any other terms or conditions explained in the card agreement or on any other obligation YOU have or will have with Provident Credit Union; (b) if YOU try to exceed your credit limit without our permission; (c) if YOU have made any false or misleading statements on any credit application submitted to us; (d) if YOU should die or become insolvent; (e) if a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code, by any authorized signer on the Account, whether or not you have been listed as a creditor; (f) if a Receiver should be appointed or a writ or order of attachment, levy or garnishment should be issued against you or any of your property, assets or income; or, (g) if you should consider that any debts due under this Agreement unsafe or not completely secure or if you should believe, in good faith, that the chances of your paying or performing all of your obligations under this Agreement have been impaired.

Program Rules: We may revise any of these terms at any time with 30 days prior written notice. In addition, we may terminate the Provident Signature Cash Back Program with 30 days prior written notice. If we terminate the program, we will deposit, if eligible and in good standing, all remaining cash into your membership savings. If a membership savings is not active, you will forfeit all cash back. If you default under your card agreement in the current billing cycle, you may lose all cash accumulated.

TERMS AND CONDITIONS OF INTRODUCTORY OFFER

When you become a new card member, you will receive the Provident Visa® Signature Cash Back introductory annual percentage rate of 0% percent for fourteen (14) months on purchases and balance transfers starting on the day of account opening.

This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Provident Credit Union ("we" or "us") is the issuer of your account. Provident Credit Union is located at 303 Twin Dolphin Drive, Redwood Shores, CA 94065. Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money-laundering activities. To process the Application Form, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well. We may gather information about you, including from your employer, your financial institution, credit bureaus and others, to verify your identity and determine your eligibility for credit, renewal of credit and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.

To receive the Provident Visa® Signature Cash Back card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$5,000. Please note that cash advances may be limited to a portion of your credit limit.

Things You Should Know About Your Introductory Balance Transfer Offer: The introductory balance transfer rate is only valid on balance transfers conducted within the **first 60 days** of account opening. The promotional rate is only for fourteen (14) billing cycles starting the day of account opening. Balance transfers conducted after account opening will minimize the period of the introductory rate. E.g, if the transfer takes place a month after



account opening, the promotional rate will only be for thirteen (13) billing cycles. There is a balance transfer fee of either \$10.00 or 2% of the amount of each transfer, whichever is greater. Balance transfers are made available at our discretion. All balance transfers are subject to the standard balance transfer APR after the introductory period. Introductory rate only applies to new account holders and excludes transfers from other Provident accounts. If you default under your card agreement, you may lose any promotional APR on the balance transfer.

IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS

Balance Transfer Instructions: Complete the Balance Transfer option on your Application Form or call (800) 632-4600 after you receive your card. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights. You cannot transfer balances from other accounts issued by Provident Credit Union.

Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees, we approve. It may take up to 2 days after your account is opened to process balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card.