

Local Rules applicable to Education First Credit Union's Rewards First Visa Platinum Credit Card:

1.If you currently have our Visa Platinum Credit Card, and you would like to add a Rewards First Visa Platinum Card a new application must be completed. Your current Visa Platinum account will be a part of the new application and will be a consideration of creditworthiness. Bonus Point potential during the first 90 days of issuance: 5,000 bonus points when you make \$1,000 in net purchases with your card within 90 days of account opening. Balance transfers or cash advances are not eligible as part of the \$1,000. The following transactions are excluded from "Purchases" and do not earn rewards points: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees. Other restrictions may apply.

2.Purchase, earning points, and redemption. All purchases are eligible to earn points. The following transactions are excluded from "Purchases" and do not earn rewards points: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees.

Earning Points: 1.5 points are earned per dollar for purchases. Points are redeemed for rewards available at the Education First Credit Union Rewards website: <https://www.curewards.com/educurewardsfirst/Login>. Required points and available rewards are subject to change at any time and without advance notice. Points can only be redeemed when the account is in good standing; not delinquent, not over the limit, or not available to use. Points are forfeited when the account is closed by the member or Education First Credit Union. Some restrictions may apply.

3.Types of awards available include: Merchandise available at <https://www.curewards.com/educurewardsfirst/Login>. Cash Reward in \$50 increments into an Education First Credit Union account or Rewards First Visa Platinum statement credit. Charity Donation available to select charities in \$50 increments.

4.If the card account is closed in connection with a death or incapacity of the card account owner, points eligible for redemption may be redeemed. Whether points are eligible for redemption depends on the final status of the account, is subject to the account being closed and paid in full and is in our sole discretion. If the credit union decides to redeem the remaining points, reward points will be converted to their cash equivalent, in \$50 increments, which will either be applied to any outstanding balance on the account or deposited to the owner's share account at the credit union's discretion.

For the most up-to-date Program and Local Rules please visit our website or contact the credit union. These rules are subject to change at any time and without advance notice.

Revised: July 1, 2020

