



## “Platinum Rewards Mastercard” Program Disclosure

In this **Platinum Rewards Mastercard Program Disclosure**, the words "you," "your" and "yours" mean each and all of those who apply for, sign, or use the Platinum Rewards Mastercard Credit Card. The words "we," "us," "our," "GFCU" and "Credit Union" each mean Gain Federal Credit Union. “Platinum Rewards”, "Platinum Rewards Mastercard”, “Platinum Rewards Credit Card" and "Credit Card" mean the Platinum Rewards Mastercard Credit Card. "Account" and "Mastercard Account" means your “Platinum Rewards Mastercard Credit Card” Account with us unless otherwise stated. By accepting, using, or authorizing use of the Platinum Rewards Credit Card, you agree to be bound by the terms and conditions of this Agreement and Disclosure. **Please read this program disclosure carefully.**

**Point Earnings:** You will earn 1 point for every \$1 in “Net New Retail Purchases” you charge on your Platinum Rewards Credit Card. Members can earn unlimited points each month. Questions as to what constitutes a qualifying transaction, as well as any exceptions, are at the sole discretion of GFCU. Gain Federal Credit Union reserves the right to verify and adjust points at any time prior to or following posting and redemption. Your disagreement with Points earned under the Program will not be treated as a billing dispute or error for the purposes of the “Platinum Rewards Mastercard, Share Secured Mastercard, Classic Mastercard and Independent Advantage Consumer Credit Card Agreement.” All decisions by GFCU regarding Point discrepancies are final.

**Point Calculation:** Points are calculated on each individual purchase transaction and rounded [up/down] to the nearest whole dollar. The individual results are then added together and we subtract any returns, credits, or adjustments to determine the net points earned. Points are calculated and credited daily.

Points will not be earned for ATM transactions, balance transfers, cash advances, convenience checks, traveler's check purchases, finance charges, fees, credits for returned merchandise; gaming related transactions, payments, adjustments, foreign transaction currency conversion charges, or insurance charges posted to your account. Unauthorized transactions, including those made with a lost, stolen, canceled or fraudulent card, as well as finance charges and fees do not earn points. If a transaction is subject to a billing dispute, the point value of the transaction will be deducted from the point total during the disputed period. If the transaction is reinstated, points will be reinstated. At GFCU's option, additional exclusions may be included in the Rules governing the Program.

**Point Redemption:** Points are redeemable for cash with a \$5.00 minimum redemption value, and may be credited as follows:

- a. Deposit to GFCU: Checking, Savings or Money Market account
- b. Applied to any loan with GFCU (except a First Mortgage) as a full regular monthly payment\*

\* You must have sufficient points to make a full monthly payment to exercise this option.

There is no fee to participate in the Platinum Rewards Program and you are automatically enrolled when opening a Platinum Rewards Credit Card. Cash rewards may not be combined with any other discount or reward program(s).

**Active Accounts:** Points that you earn will remain in your account and will not expire as long as your account is active. An "Active" account is classified as one that has had at least one (1) valid purchase transaction, a cash advance or a balance transfer during the current calendar year (January 1<sup>st</sup> to December 31<sup>st</sup>).

**Inactive Accounts (Points Will Be Forfeited):** An account that does not have at least one (1) valid purchase transaction, a cash advance or a balance transfer during the current calendar year (January 1<sup>st</sup> to December 31<sup>st</sup>), will be classified as an inactive account. If your account is classified as inactive, **your current pool of earned points will be forfeited and permanently deleted from your account and you will not be able to reinstate or redeem them.**

**Delinquent Account (Points Will Be Forfeited):** Your credit card account must be open (not in dispute, voluntarily closed, canceled or terminated by GFCU for any reason) to earn and redeem points under the program. **All rewards points will be immediately forfeited and permanently deleted from your account and you will not be able to reinstate or redeem them** if your Platinum Rewards Credit Card becomes 60-days or more delinquent, over the credit limit, you file bankruptcy, are charged-off, the credit card is canceled, closed, terminated, revoked, or you cause the Credit Union a loss for any reason.

**Closed Account (Points Will Be Forfeited):** If you voluntarily close or cancel your Platinum Rewards Credit Card **any and all rewards points that remain will be immediately forfeited and permanently deleted from your account and you will not be able to reinstate or redeem them. Rewards points must be redeemed prior to closing the account.**

**Negative Points:** If your account has a negative point balance, we may offset this negative amount at our discretion against your Platinum Rewards Mastercard Credit Card account thereby increasing your Mastercard account balance.

**Point Tracking:** The GFCU Online Banking web site and the monthly Platinum Rewards Credit Card statements will indicate the number of points credited to your Platinum Rewards Credit Card account. For redemptions, inquiries, and updates, Cardholders may call (800) 622-3328 during normal business hours:

Monday	8:00 am to 6:00 pm (PT)
Tuesday – Thursday	9:00 am to 5:00 pm (PT)
Friday	8:00 am to 6:00 pm (PT)
Saturday	9:00 am to 3:00 pm (PT)

**Point Pooling:** GFCU will automatically "pool" or combine points earned by each joint Gain Platinum Rewards Credit Card holder on your joint membership account. For example, if a husband and wife are joint owners on a single membership account, GFCU will automatically combine points earned on both the husband and wife's Platinum Rewards Credit Card. Points earned from cards associated with different membership accounts, e.g. your personal account and a separate joint account you have with your spouse, will not be combined. You may not transfer your points to another membership account.

**Benefits Plus® Monthly Membership Fee Waiver:** Each calendar month you have the opportunity to have your Benefits Plus monthly membership fee waived, up to \$5.00. Make at least one purchase during your monthly billing cycle using your Platinum Rewards Credit Card and we will waive your Benefits Plus monthly membership fee for that month up to \$5.00.

**Taxes:** Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on an award received from this program will be the sole responsibility of you, the participant

(Cardholder) receiving the award and not the financial institution (GFCU), the awards provider, or any of its affiliates.

**Indemnification:** You agree to indemnify, defend, and hold harmless Gain Federal Credit Union, program providers, and their officers, directors, employees, affiliates, agents, licensors, and suppliers from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any accident or injuries associated with the Platinum Rewards Program or use of your Platinum Rewards Credit Card while participating in the Rewards Program.

Despite the Program's best efforts to ensure accuracy, printing and website errors occasionally occur. Every effort is made to ensure that the information in the Platinum Rewards Program communications is accurate, and we reserve the right to correct such errors at any time.

This program is void where prohibited by law.

**Point Redemption:**

1. Points are redeemable for CASH ONLY.
2. All redemptions are final.
3. Redeem points by:
  - a. Logging in to GFCU Online Banking at GainFCU.com
  - b. Contacting the GFCU "Call Center" at (800) 622-3328.
  - c. Visiting a GFCU branch.
4. All Redemptions are subject to point availability and other requirements contained in these Terms and Conditions.

**Disputes:**

1. All point disputes must be made in writing and sent to:  
Gain Federal Credit Union  
1800 W. Magnolia Blvd.  
Burbank, CA 91506

In your letter, provide the following information:

- **Account information:** Your name and account number.
  - **Description of dispute:** If you think there is an error on your statement, describe what you believe is wrong and why you believe it is a mistake.
  - **Documentation:** Include any documentation you have regarding the dispute.
2. You must contact us:
    - Within 60 days after the error appeared on your statement.
    - You must notify us of any potential errors **in writing**.
  3. All decisions by GFCU regarding point disputes are final.

**What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the statement is correct.

**GAIN FEDERAL CREDIT UNION RESERVES THE RIGHT TO ALTER, CHANGE, OR TERMINATE THE PLATINUM REWARDS PROGRAM AT ANY TIME WITHOUT NOTICE, RESTRICTION, OR PENALTY. A SPECIFIED TIME FRAME FOR REDEMPTION OF EXISTING POINTS WILL BE GIVEN AT THE TIME A NOTICE OF PROGRAM TERMINATION IS GIVEN.**

Disclosure is current as of July 1, 2018 and is subject to change without prior notice.