



# Cash Rewards Program

There is no fee to participate and you are automatically enrolled in the Cash Rewards Program when you open your Cash Back Checking account at Credit Union ONE.

## Point Accrual

Credit Union ONE's Rewards points accrue at a rate of one (1) point for every two U.S. dollars (\$2) of eligible net purchases with your participating Credit Union ONE Debit MasterCard® for signature transactions. When merchandise purchased with your Debit MasterCard® is returned, your points will be reduced by the point value of the return.

Points earned on multiple debit cards within the same member account number will be aggregated for redemption. Earned points are added to your total points the next business day after your debit card transaction or bonus transaction is posted to your account.

## Bonus Transactions and Bonus Points

### Bonus Points for Existing Checking Members

Transfer from current checking account	<b>1,000 pts</b>
Reorder checks or accessories (for every \$15 spent)	<b>500 pts</b>
Apply online and close Auto Loan	<b>500 pts</b>
Close an Auto Loan and transfer your existing checking to a Cash Back Checking within 5 business days and earn an additional :	<b>500 pts</b>

### Bonus Points for First Time Checking Members

Choose E-Statements	<b>200 pts</b>
Set up one E-Alert	<b>200 pts</b>
Make three debit signature purchases (within the first 60 days)	<b>300 pts</b>
Pay three bills using Bill Pay (within the first 60 days)	<b>300 pts</b>
Reorder checks or accessories (for every \$15 spent)	<b>500 pts</b>
Open Checking account Online	<b>500 pts</b>
Apply online and close Auto Loan	<b>500 pts</b>
Close an Auto Loan and open a Cash Back Checking within 5 business days and earn an additional :	<b>500 pts</b>

## Redemption

Reward points may only be redeemed through [www.cuone.org](http://www.cuone.org) using CU@Home Online Banking. Click on the Rewards link.

Cash rewards are based on total points accumulated. Refer to [www.cuone.org/checking](http://www.cuone.org/checking) for more detail on point value. Members must accrue a minimum of 3,500 points per account before point redemption may occur. Maximum cash that can be paid out in one year is \$500. Points may only be redeemed if account is in good standing. Balance in checking and all savings accounts must be positive and all loans must be current to redeem points.

Rewards, if over minimum points, will be paid out each year on the anniversary date of the account opening. Remaining points less than 3,500 will stay in the account. Points will not expire.

A summary of all points earned and points redeemed will be available on your monthly statement and through CU@Home Online Banking.

## Disclaimer

Credit Union ONE is not responsible for inaccuracies in point accrual due to computer error or late or incorrect data submissions. Any and all taxes and gratuities on points in connection with the Rewards Program will be the responsibility of the account holder.

Rewards/Points are not paid and are forfeited if account is closed by Credit Union ONE for any reason. Points, if eligible, may be redeemed and paid into the account the same day you close your account (account in good standing). Points not redeemed at account closing will be forfeited.

The credit union reserves the right to alter, change, or terminate the Cash Back Rewards Program and its Terms and Conditions at any time with or without prior notice. Changes, when made, will be posted on our website.

Last Updated August 31, 2009

