



Civic Business Rewards Program Disclosure

Business Rewards Program

Civic Business Rewards Credit Card accounts eligible for this program earn 1% for each dollar spent in qualifying new purchases, net of returns ("Rewards"). Civic may, from time to time, introduce special credit promotions where higher percentages for rewards may apply for a limited time ("Special Promotion"). In the event of a Special Promotion, this Civic Business Rewards Program Disclosure ("Business Rewards Program Disclosure") and separate terms titled "Business Credit Card Promotion Disclosure" may apply.

Rewards are not earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, debt protection charges, PIN-based purchases, payment of existing card balances, balance transfer, ATM transactions, Maestro-processed transactions, fees paid for pre-paid and re-loadable cards such as certain gifts cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services), or other transactions in the sole discretion of Civic Federal Credit Union ("Civic").

Rewards in this program cannot be exchanged directly for cash but may be redeemed automatically on a monthly basis as a statement credit. Statement credits will appear on the statement the month after the credit is earned. There may be a delay in the earning and redemption of Rewards based on the sole discretion of Civic. Adjustments to Rewards balances may occur at any time. If a member falls below a required account minimum or the established required par value per Civic's bylaws, Civic may apply Rewards to these accounts to bring back to the required account minimum or par value.

Rewards are not earned on accounts that are delinquent and may not be earned by members who have caused a loss to or are otherwise not in good standing with Civic. The term "good standing" in this Business Rewards Program Disclosure shall mean a member who: (i) maintains the minimum share set forth in the Civic bylaws; (ii) is not significantly delinquent on any credit union loan; (iii) has not had any account with Civic closed due to abuse or negligent behavior; (iv) has not caused a financial loss to Civic; and (v) has not engaged in violent, belligerent, disruptive or abusive activities.

Redemption of any accrued Rewards may be denied: (i) on accounts that are delinquent; (ii) if a member has caused a loss to Civic; or (iii) if a member is otherwise not in good standing with Civic. Any accrued Rewards may be forfeited if: (i) a member causes a loss to Civic; (ii) a member closes their Civic Savings Account; or (iii) if a member's account is sixty (60) days or more delinquent.

Civic may fully or partially modify or terminate this program at any time without notice in the sole discretion of Civic. Civic may suspend or prohibit any member from participating in this program at its sole discretion.