

Civic Rewards Program



Cash Back Rewards

Civic Advance Credit Card accounts eligible for this program earn 5% for each dollar spent in qualifying new purchases, net of returns (“Cash Back Rewards”).

Cash Back 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 transfers, ATM transactions, Maestro-processed transactions, fees paid for pre-paid and re-loadable cards such as certain gift 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 at the sole discretion of Civic Federal Credit Union (“Civic”). Cash Back Rewards are not earned on accounts that are delinquent and may not be earned by members who have caused a loss to or are not in good standing with Civic.

Cash Back Rewards in this program cannot be exchanged directly for cash but may be redeemed as a deposit to your Civic Savings Account or Civic Checking Account. There may be a delay in the earning and redemption of rewards based on the sole discretion of Civic. Adjustments to Cash Back Rewards balances may occur at any time. Redemption of Cash Back Rewards may be denied on accounts that are delinquent and may be forfeited if the account is sixty (60) days or more delinquent. Members who have caused a loss to or are not in good standing with Civic may not be eligible to redeem Cash Back Rewards. If a member causes Civic a loss, any existing or accrued Cash Back Rewards may be forfeited. If a member falls below a required account minimum or the established required par value per Civic’s bylaws, Civic may apply Cash Back Rewards to these accounts.

Annually on December 15th, any existing and redeemable Cash Back Rewards will be automatically redeemed and placed in the share account of the primary member on the Civic Advance Credit Card. Cash Back Rewards earned, but not yet available to the member for redemption will be available for redemption after December 15th of that year. Cash back rewards do not expire.

Civic may fully or partially modify or terminate this program 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.