



Silver Lining Traditional Cash Back Rewards

Terms and Conditions - Final

I. Description of the Program

- a. The rewards program ("Program") is a service provided by Silver State Schools Credit Union ("Sponsor") and managed by Augeo Consumer Engagement Services, LLC ("Administrator").
- b. Participation in the Program is exclusive to those who have a current credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders").
- c. The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Rewards for abuse, fraud, or any violation of the Program Terms and Conditions. The Sponsor may make such a determination at its sole discretion.
- d. The Rewards Program is void where prohibited by federal, state, or local law.
- e. The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- f. The Sponsor and the Administrator reserve the right to change the Terms and Conditions as well as the spending rate required for a cash back reward within the Program. At the Sponsor's option, redemption of Rewards may be restricted, limited, or cancelled at any time without prior notice.
- g. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
- h. The Program's Privacy Policy is available at the Program's website on the bottom of each page.

II. Earnings Rewards

- a. Cardholders will earn an annual rebate for credit transactions made using their Rewards Card. \$1 spent = \$.01 towards annual rebate, then, \$.0125 earned for each \$1 spent over \$24,999 - Per year. The annual rebate is determined on November 1st of each year for the preceding 12 months.
- b. Reward earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the Reward value of the transaction may be deducted from the Reward total during the dispute period. If the transaction is reinstated, Rewards will be reinstated.
- c. In the event of fraud, abuse of program privileges, or violation of the program rules, Silver State Schools Credit Union reserves the right to cancel Cardholder's membership in the Rewards Program.
- d. If more than one credit card has been issued for the account, the Rewards earned from each card will automatically be pooled together into one available Rewards balance.
- e. Rewards may not be combined with any other loyalty/frequency reward program that is not sponsored by Silver State Schools Credit Union.

- f. The Sponsor reserves the right to award bonus Rewards to selected Cardholders for any activity or condition it decides.
- g. Rewards are not the property of the Cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- h. The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points. The Sponsor's decisions regarding Rewards discrepancies shall be final.

III. Redeeming Rewards

- a. To be eligible to receive a Cash Back Reward, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
- b. A cash back reward will be automatically determined on October 31st of each year. Once the dollar amount has been determined a check will be sent to the primary address on the account.
- c. The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.
- d. The cash back reward(s) will appear as a credit on the Cardholder's Reward Card.
- e. The Cardholder is responsible for any outstanding balance owed on the account after the credit is applied.
- f. Cash back reward(s) cannot be applied toward the payment amount owed on a Cardholder's Reward Card.

VI. Contact Information

- a. For questions, concerns or complaints, please contact the Administrator's Customer Service center. You should expect a resolution to all inquiries within 3 business days.
- b. The Administrator's Customer Service center is available 24 hours a day, 7 days a week at 888.848.5140.
- c. To contact Silver State Schools Credit Union call 800.357.9654.
- d. The Program's website is www.dreampoints.com/silverstatecucashtraditional.