

**TERMS AND CONDITIONS
FOR MAX CREDIT UNION REWARDS PROGRAM
Effective April 1, 2022**

In this MAX Rewards Program Disclosure, the words "we", "us", "our", and "MAX" each mean MAX Credit Union. The words "you", "your", "yours", and "cardholder" mean each and all of those who apply for, sign, or use a MAX Debit Card and participate in the MAX Rewards Program. The words "MAX Rewards Program" and "MAX Rewards" each mean the dedicated MAX program where you earn Rewards Points on MAX new retail purchases greater than \$3.00 "Rewards Points" and "points" shall have the same meaning. "Rewards Account" means an account record we establish to track and provide you with details of your Rewards Points Earnings and Redemptions. By accepting, using, or authorizing use of your MAX account, you accept the terms and conditions. **Rewards Program Enrollment and Rewards Account:** You are automatically enrolled in the MAX Rewards Program when you open a MAX account. **All Debit Cardholders earn 5 Rewards Points for every purchase exceeding \$3** in net new retail purchases you make with your MAX Debit Card. **Bonus Points Promotions:** We may from time to time offer bonus points promotions permitting you to earn additional Rewards Points for specific types of transactions or purchases (for example, gas and grocery store purchases). Bonus point promotions may also apply to a specific transaction All bonus point promotions are made available solely at our discretion, are subject to change, and may be terminated by us at any time without notice.

Point Redemption: MAX Rewards Points are redeemable for cash back when points exceed **\$5 in value**, as available, accessible through the MAX Online Banking or by calling 334-260-2600 or 800-776-6776 or visiting any branch during normal business hours. Cash back is available only as a deposit to your MAX membership savings account. Rewards Points are redeemable only in whole points. All rewards points redemptions are subject to point availability and all redemptions are final. Rewards Points cannot be used as payment for obligations owed to MAX or its affiliates and cannot be used in conjunction with any other frequency or rewards program. Rewards Points have no cash or other monetary value unless redeemed and are not transferrable except All Rewards are subject to availability. We may at any time amend the types of MAX Rewards available and the level of Rewards Point redemption required to obtain any Reward.

Point Information and updates: Rewards Point information and updates are posted to your account and accessible through the MAX Online Banking (you must be enrolled in MAX Online Banking to access information in this manner) or by contacting MAX during normal business hours.

Point Expiration: Rewards Points earned and not redeemed remain in your Rewards Account for 36 months. Points exceeding 36 months will be considered inactive and will expire and are forfeited. Expired Rewards Points cannot be reinstated or redeemed.

Taxes: You are solely responsible for any tax liability related to participation in the MAX Rewards Program and/or as a result of Rewards Points earned or redeemed. We do not offer tax advice; consult your tax advisor.

Eligibility and Good standing: Only MAX members in good standing are eligible to participate in the MAX Rewards Program. Your MAX membership and accounts (and that of any joint owners on your MAX accounts) must be in good standing and operating within the terms of the applicable agreements with MAX Credit Union in order to earn and redeem Rewards Points. This includes, but is not limited to, the absence of derogatory notes on your share savings, checking, and loan accounts. In addition, your MAX account must be: open (meaning not in dispute, voluntarily closed, canceled or terminated by MAX for any reason); current (meaning there are no past-due balances); not over the credit limit; must not have a revoked or charged-off status; and cannot have any other status preventing authorizations. If you or we close your MAX membership account, terminate your debit card, or terminate your participation in the MAX Rewards Program, all Rewards Points will be forfeited. We reserve the right to disqualify any cardholder from participating in the MAX Rewards Program and to invalidate all Rewards Points, for abuse, fraud, or any violation of the terms and conditions of the MAX Rewards Program. If you have caused MAX Credit Union a loss, you are not eligible to participate in the MAX Rewards Program. You must be an individual and use the account only for personal, family or household expenses. Corporations, partnerships and other entities may not participate. Your account must be open and in good standing to earn reward points. Use of the debit card and other account products constitutes acceptance of these terms and conditions.

MAX Credit Union may change or terminate the Program at our discretion at any time with or without prior notice.

Recipient is solely responsible for any personal tax liability arising out of acceptance of these promotion bonus and incentives. Individuals 13 to 18 years old must have a parent or legal guardian as joint owner on the share savings and checking accounts. This Credit Union is federally insured by the National Credit Union Administration.