EARN **CASH BACK** EVERY TIME YOU USE YOUR CARD.

It's that simple!

Your purchases earn Qualstar Visa rewards points that can be redeemed for cash—no rotating categories, no specific merchants, and no special shopping portals required. Just use your card and watch your points add up. You can track your points and redeem rewards easily through Online Services.

When you're ready to redeem, submit your request through the Accounts and Cards widget in Online Services. Your reward is processed quickly and deposited automatically.

Cash Rewards

Cash is the most popular reward—and it's easy to redeem. Use your points for a cash rebate through the Accounts and Cards widget in Online Services, or by calling a Rewards representative.

Once your redemption is submitted, your cash reward will be deposited into your designated Qualstar account in 3-5 business days. A minimum $100 reward (10,000 points) is required to redeem.

Cash rewards will appear as a deposit to a designated checking or savings account, or as a statement credit on the cardholder's +Rewards Visa.

Note: Statement credits are not payments. Please continue to make your regular monthly payment by the due date.

How to Redeem

- Log in to **Online Services** > **Accounts & Cards** > **Visa +Rewards Points**
- Call **866-653-1557** during business hours

Your point balance will be verified and your reward processed.

PROGRAM INFORMATION

For current program rules, available rewards, and point requirements, visit qualstarcu.com/Visa, or call 866-653-1557 during business hours to speak with a Rewards representative.

Earning Points

You earn 1.5 points for every $1 (USD) of eligible net purchases made with your Visa +Rewards account. Net purchases equal qualifying transactions minus credits, plus or minus any adjustments.

Eligible transactions generally include purchases made with a +Rewards Visa card. Certain transaction types, including interest, fees, balance transfers, and cash advances, may not earn points. Contact Qualstar for details on transaction eligibility, eligibility dates, or special promotions.

Point Adjustments and Errors

Errors in the calculation, addition, or deduction of points may occur and may be corrected by Qualstar or the Rewards provider at any time without notice.

Reward Availability and Point Expiration

Qualstar determines reward options, point values, point accrual limits (including monthly or annual maximums), point expiration periods, and any changes in the value of earned points. These terms may be modified at any time.

Reward points expire five (5) years from the date they are earned and must be redeemed before expiration. Minimum reward redemption $100 (10,000 points).

No Warranties

The Rewards program is provided without any express or implied warranties or conditions.

Website Access and Security

Reasonable efforts are made to prevent viruses or other harmful materials on websites associated with the program. However, Qualstar does not guarantee that these sites will be uninterrupted, error-free, or free of harmful components. Qualstar assumes no responsibility for loss or damage resulting from your access to, or inability to access, program-related websites.

Reward Statements and Discrepancies

Reward statements will be provided periodically, as determined by Qualstar, and will typically reflect adjusted point totals based on prior balances, net purchases, and redemptions.

You must notify Qualstar of any errors or discrepancies within 60 days of the statement mailing date on which the error appears.

Redeeming Points
Reward points may be redeemed for cash or credit, as determined by Qualstar. Points may not be combined with promotions or discounts outside this program.

Points have no cash value outside the Rewards program and may not be transferred between accounts, combined with other loyalty programs, or incorporated into offerings from other institutions, unless permitted by Qualstar.

Reward Orders
You are responsible for providing accurate information when submitting a reward order. Orders requiring corrections may be subject to additional fees.

Account Standing
Your +Rewards Visa account must be in good standing (not delinquent, canceled, or otherwise unusable) to earn or redeem points. Qualstar may suspend or terminate your participation in the program or deduct points if your account is not in good standing.

Qualstar also reserves the right to establish point reinstatement procedures and assess related fees, if applicable.

Program Changes or Termination
Qualstar may change or terminate the Rewards program at any time without notice, restriction, or penalty. If the program is terminated, a redemption period for existing points will be provided.

Taxes and Fees
Any federal, state, or local taxes, sales or use taxes, or gratuities associated with a reward are the sole responsibility of the participant and not Qualstar, the Rewards provider, or their affiliates.

Publication Errors
Errors in Rewards program materials may occur. Qualstar reserves the right to correct such errors at any time.

Additional Rules
Additional rules may apply. Contact Qualstar for more information regarding your participation in the Rewards program.

Eligibility
The Rewards program is available only to account holders of eligible account types at financial institutions that have contracted with the Rewards provider.

Legal Restrictions
This program is void where prohibited by law.

Acceptance of Terms
Continued use of your Qualstar +Rewards Visa Credit account after receiving these rules constitutes your agreement to these terms.

QUALSTAR® CREDIT UNION

+Rewards Visa® Credit Card

Rewards Redemption Information

Log In to access your account and redeem rewards! Scan here or visit **qualstarcu.com/Online-Services** to download our app.

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