

DOCFCU Everyday Rewards Disclaimer

DOCFCU Everyday Rewards ("Program") is a rewards program that enables you to take advantage of special promotional offers ("Offers") and receive rebates, discounts, and cash back-equivalent rewards ("Rewards") every time you use your Department of Commerce Federal Credit Union (DOCFCU) debit card to purchase products and services - online or in-store - from any of our participating retailers ("Merchants"). Your debit card transactions will be matched with Offers made by participating Merchants and the Rewards will be available to you for redemption after authentication ("Program Portal"). Authentication will occur via a secure link sent to your email address. Any Rewards redeemed by you will be deposited into the account in which the transaction originated.

As a benefit to you, we will automatically enroll you in the Program. You do not have to register your debit card or use a mobile app to earn Rewards. Rewards will be earned and accrue during each Earning Cycle. Earning Cycles are defined as a period beginning one (1) day after the last day of the previous earning cycle through one (1) day prior to the last day of the current Statement Cycle ("Earning Cycle"). Rewards will be made available for redemption during the two Earning Cycles that follow the Earning Cycle in which the (i) Rewards are earned; (ii) validated by the Merchant; and (iii) are made available for distribution ("Redemption Period"). Rewards will expire and/or be forfeit if (i) you do not redeem within the applicable Redemption Period; (ii) your account is closed for any reason; (iii) we cancel your access to the Program before the Rewards are redeemed; or (iv) you opt out of the Program.

Rewards will not appear or otherwise be reflected on your transaction receipt from a Merchant at the time of purchase. You will only receive a cash back equivalent on the purchase price, and it may exclude any additional costs including tips, taxes, shipping, etc.

Program Offers are subject to change at any time with or without notice to you. You will not receive Rewards if an Offer becomes unavailable before your transaction is completed. Some Offers may be available only for a limited time. Offers may rotate, and you may have access to some Offers one month and different Offers the next month. The number, type, value, and category of Offers is subject to change at any time.

Rewards have no cash, monetary, or other tangible property value. No interest is paid on Rewards. Subject to applicable laws, such Rewards are not your property, and you have no property rights or other legal interest in the Rewards. All Rewards remain the sole property of our third-party service providers ("Partners") until deposited into your account per these terms. Your Rewards balance or any part of it is not transferable, cannot be brokered, bartered, or sold, and cannot be divided as part of a settlement, legal proceeding or death, and cannot be combined with Rewards of any other member or participant in the Program.

We may cancel or suspend your access to the Program at any time and for any reason, at our sole discretion including in cases of abuse of the Program. We may cancel this Program, without notice to you, at any time. Federally insured by NCUA.

Terms & Conditions: <https://docfcu.youeverydayrewards.com/terms-conditions>