Program Terms and Conditions

Enrollment

1. Membership in Cash Back Mall is available to all eligible U.S. Cash Back Mall participants. Your credit union may at any time, modify or amend your eligibility to participate in the Program.
2. Agreement and acceptance of the terms and conditions of the Cash Back Mall constitutes enrollment in the Program.
3. Your credit union reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Cash Back Mall (or any part thereof) with or without notice. You can review the most current version of the Terms and Conditions at any time by accessing the Program Web site. In addition, you shall be subject to any posted guidelines, rules, or disclosures applicable to the Program that may be posted on the Program Web site.
4. These terms and conditions are supplemental to the original terms and conditions of Cash Back Mall which still apply.
5. Cash Back Mall is offered with no additional fee.

Earnings

1. Bonus cash earnings are calculated on card transactions as defined by the various Cash Back Mall merchant partner offers, and may exclude applicable shipping, tips and taxes.
2. Program merchants, offers, and bonus reward earning levels can change, be added or deleted at any time, without notice. Visit the Program Web site regularly for up-to-date Program details.
3. Bonus reward earnings are based on net purchases (purchases minus returns) with your card. Checks used to access your account will not earn rewards in the merchant network Program.
4. To earn bonus rewards, you must make your purchase(s) using the link from the program site, which will take you directly to the merchant site.
5. Returns, cancellations and exchanges of merchandise are subject to the policy of the retailer from which you made your purchase. If you return or cancel an item, the rewards earned from the original purchase will be deducted from your rewards balance. Likewise, if you exchange merchandise, the rewards earned from the original sale will be deducted from your rewards balance because the exchanged for merchandise was not purchased through the program Web site. To earn rewards on the exchanged for merchandise under this program, you will need to return the originally purchased merchandise, and once your return is credited to your card, you can use the Program Web site to purchase the new merchandise.
6. If you believe that you have made purchases that should have resulted in the addition of bonus cash to your accumulated bonus balance, and you see that the cash have not been reflected within thirty (30) days of your purchase date (or the date the charge appears on your credit card statement), you can contact us under the contact section of How it Works within sixty days (60) of the date of such purchase and we will investigate the situation. (If you wait longer than sixty (60) days, your ability to claim the Cash Back Mall bonus

cash will be considered waived.) Note: Cash Back Mall bonus cash on Travel redemptions will post to your account 30 days after scheduled travel date. We may ask you for documentation of your spending should you contest that the transaction should have resulted in cash earnings.

Merchant Network

1. Your credit union is not liable for any losses, damages, injuries, costs or disabilities that you may suffer while consuming, using, installing or experiencing any of the products or services offered by Program merchant partners.
2. Program merchant partners selected by your credit union are committed to providing quality service. However, your credit union makes no warranties or representations with respect to the quality or fitness for use of any product or service or the nature or quality of any of the Program merchant partners. Inclusion of a business as a Program merchant partner is not an endorsement of that business by your credit union.
3. Program merchant partners are solely responsible for the information contained within the Web sites accessed via the Program Web site links and your credit union will have no liability for the content of such sites. Any comments regarding those web sites should be directed to the Program merchant partners that own/manage those sites.

Change or Cancellation of Account / Program

- Closed or cancelled accounts will be ineligible to earn bonus rewards which post after the cancellation or closing date. If your card has been lost or stolen, applicable rewards earnings and your Cash Mall cash will be transferred to your new account.