

These Terms and Conditions govern the Texas Dow Employees Credit Union (TDECU) Cash Rewards Program (Program). The Program is offered by TDECU and administered by a third-party service provider. Your TDECU Cash Rewards credit card account (Account) is automatically enrolled in the Program and is subject to these Terms and Conditions unless and until we notify you otherwise. These Terms and Conditions constitute the entire agreement and supersede all prior agreements between you and us pertaining to the Program. Use of your Account constitutes your acceptance of these Terms and Conditions.

What are Cash Rewards?

Cash Rewards are a percentage of each purchase you earn when you make Eligible Purchases (defined below) with your Account that are automatically calculated and can be applied as a credit to your Account.

How many Cash Rewards do I earn?

- Onyx Signature Visa cardholders earn 2% Cash Rewards on all eligible purchases.
- TDECU Platinum Visa cardholders earn 3% Cash Rewards Dining and 2% on Supermarkets
- Buc-ee's Signature Visa cardholders earn 2% Cash Rewards Travel, Dining, Gas & Entertainment, and 1% on all other eligible purchases.
- Buc-ee's Platinum cardholders earn 1% on all eligible purchases.
- TDECU Visa Business cardholders earn 1.5% on all eligible purchases.

What are Eligible Purchases?

Eligible Purchases are purchases that are posted to your Account, calculated as a percentage of net purchases minus purchase credits, returns, or other adjustments that are not payments.

Eligible purchases based on each product:

2% Onyx Signature and 1.5% Visa Business have the following exclusions:

Eligible Purchases do not include Balance Transfers, Cash Advances, ATM Cash Disbursements, Manual Cash disbursements (Deposits Account, Travelers checks, foreign currency, money orders, precious metals, savings bonds), Money Transfers, Betting Transactions (lottery tickets, casino gambling, off track betting, wagers at racetracks), Finance Charges. Transactions that are not Eligible Purchases do not earn any cash rewards.

1% Buc-ees Signature, 1% Buc-ee's Platinum have the following exclusions:

Eligible Purchases do not include Balance Transfers, Cash Advances, ATM Cash Disbursements, Manual Cash disbursements (Deposits Account, Travelers checks, foreign currency, money orders, precious metals, savings bonds), Money Transfers, Betting Transactions (lottery tickets, casino gambling, off track betting, wagers at race tracks), Finance Charges, any Buc-ees in-store purchase or at the pump. Transactions that are not Eligible Purchases do not earn any cash rewards.

Does it matter where or how I make purchases with my Account?

It depends on the Credit Card; it goes as follows:

- Onyx Signature cardholders earn 2% Cash Rewards on all eligible purchases. No categories associated
- Buc-ee's Platinum cardholders earn 1% on all eligible purchases. No categories associated
- Visa Business cardholders earn 1.5% on all eligible purchases. No categories associated
- TDECUC Platinum cardholders earn 3% Cash Rewards Dining and 2% on Supermarkets exclusively.

TDECUC Platinum	
3% Cash Rewards Dining and 2% on Supermarkets	
MCC	Merchant Category
Dining	
5811 - 5814	Dining - Catering, Eating and Drinking Places
Supermarkets	
5411	Grocery Stores, Supermarkets
5422	Freezer and Locker Meat Provisioners
5441	Candy, Nut, Confectionary Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores – Specialty Stores, Markets, Convenience Stores, and Vending Machines

Excluding Superstores like Walmart® and Target®, and wholesale clubs.

- Buc-ee's Signature cardholders earn 2% Cash Rewards Travel, Dining, Gas & Entertainment, and 1% on all other eligible purchases. Exclusively.

Buc-ee's Signature	
2% Cash Rewards Travel, Dining, Gas & Entertainment	
MCC	Merchant Category
Lodging and Car Rentals	
3351 - 3441, 7512	Auto Rental
3501-3838, 6513, 7011, 7012, 7032, 7033	Hotels/Motels/Resorts
3840	RIO Hotels
Dining	
5811 - 5814	Dining - Catering, Eating and Drinking Places
Entertainment	
7829 , 7832	Motion Picture Theaters
7841	DVD/Video Tape Rentals
7911	Dance Halls, Studios, and Schools
7922	Theatrical Producers (Not Motion Pictures) and Ticket Agencies
7929	Elsewhere Classified
7932	Billiard and Pool Establishments
7933	Bowling Alleys
7941	Commercial Sports, Pro Sports Clubs, Athletic Fields and Sports Promoters
7991 - 7999	Tourist Attractions, Golf, Arcades, Off-Track Betting, Amusement Parks, Aquariums and Recreation Not Elsewhere Classified

Is there any limit to the amount of Cash Rewards I can earn?

No. If your Account is open and in good standing, you will earn Cash Rewards on all eligible Purchases.

How do I know how much in Cash Rewards I have earned?

Your Cash Rewards balance will be shared monthly on your credit card statement. You may also access TDECUC Digital Banking. From the Service Center tab, select Manage Cards and the Cash Rewards button to view your balance. If you don't have access to TDECUC Digital Banking, you may call TDECUC Member Care at 800-839-1154 to inquire about your balance. Your Cash Rewards will remain separate for each of the card Accounts you have associated with the Program.

How can I redeem my Cash Rewards?

If your Account is open, in good standing, and you are not in violation of the TDECUC Credit Card Agreement, your Cash Rewards will be automatically accrued. You may log into TDECUC Digital Banking and redeem anytime. If you own more than one card with Cash Rewards, each card will have its own balance to redeem.

How long will it take to receive the credit for my rewards?

It will take 1-2 business days for your reward to appear as a credit on your credit card Account.

Can I make any adjustments to my redemptions?

No. All redemptions are final.

What happens to my Cash Rewards if my Account becomes delinquent or over the limit?

If your Account is not in good standing, in a delinquent status, or over the limit for 2 or more cycles, or you are otherwise in violation of the TDECUC Credit Card Agreement, your Cash Rewards will not be available to redeem until your Account is current. If your Account is charged off or is over the limit for 6 cycles or more, the Cash Rewards will be forfeited.

Can I make a payment with my Cash Rewards?

Redemptions are posted as a statement credit and do not count towards a payment due. You will still be responsible for making the minimum monthly payment by your Due Date.

What happens to my Cash Rewards if I close my Account?

If you elect to voluntarily close your Account, you will automatically forfeit any existing Cash Rewards on the date your Account is closed. You have the option to redeem your Cash Rewards before closing the Account.

What happens to my Cash Rewards if I lose my credit card?

The Cash Rewards will be transferred to the new credit card. The Account transfer process takes 2 business days and the rewards will be transferred on the second day.

Can you change these Terms and Conditions, terminate this Program, or deny my participation in this Program?

Yes. We reserve the right to terminate this Program or to revise, remove, or replace these Terms and Conditions. We will notify you of any changes to the Program with 30 days notice of any changes. If we terminate this Program, you will automatically receive your Cash Rewards as a credit to your Account.

We may deny your ability to participate in the Program at any time and for any reason, including, without limitation, suspected fraud, abuse of a credit card, Cash Rewards Program, or violation of the TDECUCredit Card Agreement. If we deny your ability to participate in the Program, any existing Cash Rewards will be automatically forfeited at the time your participation in the Program is terminated.

Why are some words in these Terms and Conditions capitalized?

All capitalized terms are defined somewhere in these Terms and Conditions, or if not here, then in the TDECUCredit Card Agreement, which is incorporated into these Terms and Conditions by reference. For purposes of these Terms and Conditions, the pronouns "you," "your," "I," and "my" are intended to mean any Cardholder, including a joint Cardholder (except the pronoun "you" when used in the headings/questions means TDECUCU). The pronouns "we" and "our" mean TDECUCU.

What laws govern these Terms and Conditions?

The laws of Texas govern these Terms and Conditions. Program void where prohibited by law.

If I have a question about the Program, whom should I contact?

For questions regarding the Program, please call (800) 839-1154.