

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 Qualifying 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 Card Account holders earn 2% Cash Rewards on all Qualifying Purchases. Visa Platinum Card Account holders earn 0.5% Cash Rewards on all Qualifying Purchases.

What are Qualifying Purchases?

Qualifying Purchases are purchases that post to your Account, less any Purchase credits, returns, or other adjustments that are not payments.

Qualifying Purchases do not include Balance Transfers, Cash Advances, ATM Cash Disbursements, Money Transfers, Gaming Transactions, Tax Payments, Finance Charges, Fees, or purchases of other cash equivalents, even if used to purchase goods or services, or any Buc-ees in-store purchase or at the pump. Transactions that are not Qualifying Purchases do not earn any cash rewards.

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

No. There are no specific purchase categories associated with this Program.

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 qualifying 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 TDECU 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 TDECU Digital Banking, you may call TDECU 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 TDECU Credit Card Agreement, your Cash Rewards will be automatically accrued. You may log into TDECU Digital Banking and redeem anytime.

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 on 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 TDECU 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 TDECU Credit 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 TDECU Credit 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 TDECU). The pronouns "we" and "our" mean TDECU.

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, who should I contact?

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