



# Provident World+ Travel™ Visa Signature® Program Rules



Your Provident World+ Travel™ Visa Signature® card ("Card") is issued through Provident Credit Union. "Account" or "Card Account" means your Provident World+ Travel™ Visa Signature® card account with Provident Credit Union. In this document the words "you," "your," and "yours" include any obligor, joint obligor, guarantor, authorized user, the person whose name is embossed on the Card, or who sign an application for a Card. The words "we," "us," and "our" mean Provident Credit Union. "Credit Union" means Provident Credit Union.

Your Card Account will earn rewards points based on your eligible purchase transactions. Reward points will show cumulatively on your billing statement as "CURewards Points".

**Reward Points on Purchases:** Unless you are participating in a limited-time promotional offer, you will earn 1 point for every dollar spent based upon eligible purchases each billing cycle. You will earn 2 points for every dollar spent on travel and dining. Travel and dining at restaurants will earn you one additional point on top of the 1 point per \$1 earned on each purchase.

Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We make every effort to include all relevant merchant codes in our travel and dining rewards category. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category.

Eligible purchases do not include balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card Account fees, and finance charges and fees for services or programs you elect to receive through us, including an annual fee. Only one Provident World+ Travel™ Visa Signature® card is allowed per membership. Additional authorized signers can be added to the Card Account.

Points earned will be calculated at statement cycle based on net purchases minus returns. If net purchases exist, earned points will be calculated. If more credits are accumulated than charges, the Card Account will display a negative amount of earned points. E.g., a cardholder charges \$5.00 and receives a credit of \$7.00—the earned point(s) amount is now -2. You will need to make charges to return to a positive point status.

**Bonus Points: 20,000 Bonus Points after you spend \$3,500 on purchases in the first two (2) months from account opening.** To qualify and receive your bonus, you must make Purchases totaling \$3,500 or more during the first two (2) months from Card Account opening. "Purchases" exclude balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card Account fees, and finance charges and fees for services or programs you elect to receive through us, including an annual fee). After qualifying, please allow up to 8 weeks for bonus points to post to your Card Account. To be eligible for this bonus offer, Card Account must be open and not in default at the time of fulfillment.

**Authorized User:** All correspondence, including credit cards, statements, and notifications will be sent to the name and address on file for the primary cardholder. The primary cardholder is responsible for repaying all balances on this Card Account. Authorized users will have the same account number and charging privileges as the primary cardholder, but will not be financially responsible. All eligible earned points will be credit to the primary cardholder.

**Value of Points:** Earned Points have no cash value until such time when points are redeemed for travel and/or merchandise. You may not assign, transfer or pledge your earned points. You have no property rights or other legal interest in earned points.

**Account(s) in Good Standing:** Your Card Account must remain in good standing every billing cycle to be eligible for your accrued points. Your Card Account (s) will not be considered in good standing if any of the following are true:

**Account Closure:** If we close your Card Account, you will no longer be able to earn your points within a billing cycle, and you will forfeit any accumulated points earned. If you close or convert your Card Account, you will no longer be able to earn points, and any eligible points earned prior to Card Account closure will be forfeited. Your qualified earned points will be forfeited if you have closed your membership savings at Provident Credit Union.

**Points Expiration:** Your qualified earned points will expire in 60 months from the date earned. We will not extend the expiration date for points that are near expiration or for points that have expired.

**Fraud:** If your Card Account shows any sign of fraudulent, abusive or suspicious activity, we may close or suspend your Card Account immediately without giving you prior notice. We may also forfeit your accrued eligible points.

**Revoked:** If your Card Account is no longer valid because permission to use it has been suspended or terminated by us.

**Lost and Stolen:** If you report your Card lost or stolen then all unauthorized transactions that accrued points will be forfeited.

**Delinquent:** If you default on any of the terms of your Card Account agreement. You will be considered in default if any of the following events shall occur. **(a)** If you fail to comply with the minimum payment or any other terms or conditions explained in the Card Account agreement or on any other obligation you have or will have with us; **(b)** if you try to exceed your credit limit without our permission; **(c)** if you have made any false or misleading statements on any credit application submitted to us; **(d)** if you should die or become insolvent; **(e)** if a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code, by any authorized signer on the Card Account, whether or not you have been listed as a creditor; **(f)** if a receiver should be appointed or a writ or order of attachment, levy or garnishment should be issued against you or any of your property, assets or income; or, **(g)** if we should consider that any debts due under the Card Account agreement are unsafe or not completely secure or if we should believe, in good faith, that the chances of your paying or performing all of your obligations under the Card Account agreement have been impaired.

**Program Rules:** We may revise any of these terms at any time with 30 days prior written notice. In addition, we may terminate the Provident World+ Travel™ Visa Signature® Program with 30 days prior written notice. If we terminate the program, we will deposit, if eligible and in good standing, all remaining earned points into your membership savings. If a membership savings is not active, you will forfeit all points. If you default under your Card Account agreement in the current billing cycle, you may lose all points accumulated.

## TERMS AND CONDITIONS OF INTRODUCTORY OFFER

When you become a new card member, you will receive the Provident World+ Travel™ Visa Signature® introductory annual percentage rate of 0% percent for twelve (12) months on purchases and balance transfers starting on the day of account opening.

This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account.

Provident Credit Union is the issuer of your Card Account. Provident Credit Union is located at 303 Twin Dolphin Drive, Redwood Shores, CA 94065.

Federal law requires us to obtain, verify and record information that identifies each person who opens an Card Account, in order to help the government fight the funding of terrorism and money-laundering activities. To process the Application Form, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well. We may gather information about you, including from your employer, your financial institution, credit bureaus and others, to verify your identity and determine your eligibility for credit, renewal of credit and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.

To receive the Provident World+ Travel™ Visa Signature® card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your

credit limit when you receive your card. Some credit limits may be as low as \$5,000. Please note that cash advances may be limited to a portion of your credit limit.

## Things You Should Know About Your Introductory Balance Transfer Offer:

The introductory balance transfer rate is only valid on balance transfers conducted within the first 60 days of Card Account opening. The promotional rate is only for twelve (12) billing cycles starting the day of Card Account opening. Balance transfers conducted after Card Account opening will minimize the period of the introductory rate. For example, if the transfer takes place a month after Card Account opening, the promotional rate will only be for eleven (11) billing cycles. There is a balance transfer fee of either \$12.00 or 2% of the amount of each transfer, whichever is greater. Balance transfers are made available at our discretion. All balance transfers are subject to the standard balance transfer APR after the introductory period. Introductory rate only applies to new Card Account holders and excludes transfers from other Provident accounts. If you default under your Card Account agreement, you may lose any promotional APR on the balance transfer.

## IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS

**Balance Transfer Instructions:** Complete the Balance Transfer option on your Application Form or call (800) 632-4600 after you receive your card. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as you may lose your dispute rights. You cannot transfer balances from other accounts issued by Provident Credit Union.

Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees, we approve. It may take up to 2 days after your Card Account is opened to process balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card.