

Rewards Club Terms and Conditions

1. Application is required for membership in Rewards Club
2. This program is available to members with specified account types: Checking account with a minimum of \$100 in direct payroll deposit and a Members First Credit Card.
3. You earn credit card cash Rewards for qualifying transactions appearing on your statement during the program period less any credits and plus or minus any adjustments.
4. Errors in the addition or deduction of purchase rebate points can occur and may be corrected at any time without notice.
5. Credit card cash rewards will be redeemed as a credit on your credit card balance and it will show up on the credit card statement annually.
6. Your account must be in good standing (i.e. not delinquent or canceled, or otherwise not usable for charges) to earn credit card cash rewards. You must also remain a club member through the reward payout to collect credit card cash rewards. If you cancel any required account type, including your direct payroll deposit, you will no longer be eligible for club membership and all credit card cash rebates earned will be forfeited and future credit card cash rebates will not be earned. We reserve the right to terminate or suspend your standing in the program if any of the qualifying specified account types are closed.
7. We reserve the right to establish credit card cash reward reinstatement procedures as applicable.
8. This program may be changed or terminated at any time without notice, restriction, or penalty.
9. Contact us to determine if additional rules apply to your participation in the rewards program.
10. This program is void where prohibited by law.
11. Using your account following receipt of these rules constitutes agreement to these rules on your behalf.