RISE CASH BACK VISA® SIGNATURE PROGRAM TERMS AND CONDITIONS

Please read and retain these terms and conditions which contain important information about the BECU Rise Visa Program (the "Program") offered in connection with the Boeing Employees' Credit Union ("BECU," "us," "we," or "our") Rise Visa credit card. These Terms and Conditions (this "Agreement") supplement the Consumer Credit Card Agreement and Disclosures ("Credit Card Agreement"). By accepting a BECU Rise Visa credit card, you ("Cardholder," "you," "your," and "yours") agree to be bound by this Agreement and the Credit Card Agreement. If the Credit Card Agreement conflicts with this Agreement, then the terms and conditions stated in the Credit Card Agreement will govern, except that this Agreement will govern in any matter relating to the BECU Rise Visa Program specifically. Capitalized terms not otherwise defined in this Agreement are defined in the Credit Card Agreement. We will post any changes to these Terms and Conditions online at becu.org/forms, under the “Credit Card Management” subsection of the “Credit Cards and Loans” section. It is your responsibility to review the changed Terms and Conditions that are posted there.

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1. ELIGIBILITY AND ENROLLMENT

The BECU Rise Visa credit card rewards account (the " Cash Back Rewards Account;" “Rewards Account;” or "Account") is sponsored by BECU and is restricted to BECU Visa Cardholders in good standing (as defined by us from time to time). You are automatically enrolled as soon as your BECU Rise Visa credit card is opened. We reserve the right to determine in our sole discretion whether you remain eligible for enrollment or continued participation in the Program.

2. ACCEPTANCE

The terms of this Agreement are effective immediately upon your acceptance of the Cash Back Rewards Account. The Cash Back Rewards Account will be established in the name of the Cardholder and all cash rewards will be awarded to the Rewards Account for your BECU Rise Visa credit card. We will only take instructions from the Cardholder who has agreed to be bound by the Credit Card Agreement covering your Account. A person who is added as an “Authorized User” but who did not participate in applying for the BECU Rise Visa credit card is not such a Cardholder.

3. QUALIFYING PURCHASES

In the BECU Rise Visa Program, only authorized charges for the purchase of goods or services made with your BECU Rise Visa credit card, after deduction of any credits for charge reversals or other refunds, are “Qualifying Purchases” that will earn cash back rewards. Qualifying Purchases do not include cash advances, balance transfers, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account. Qualifying Purchases also do not include incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, late fees, returned check fees, service charges, over-limit fees, balance transfer fees, cash advance fees, and ATM fees), nor purchases made when your Account is not in good standing. We reserve the right to determine in our sole discretion whether a particular transaction is a Qualifying Purchase; and whether to include or exclude other charges from the definition of Qualifying Purchases. Your cash back rewards balance may be reduced by the amounts that you receive as a result of returns, credits or other refunds, charge reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed cash back rewards for purchases of goods and services. BECU or its agents, at their sole discretion, may pursue collection efforts in order to recover any unresolved negative balance owed to BECU, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by BECU or its agents for collection services will be your sole responsibility.

4. CASH BACK REWARDS

For each one (1) dollar of Qualifying Purchases charged to your BECU Rise Visa credit card, you will be awarded a 2% ($0.02) cash reward. As long as your Cash Back Rewards Account remains open and in good standing, your accumulated cash rewards will not expire. Your cash back rewards will begin to accumulate from the date of your acceptance of the Cash Back Rewards Account. There is no limit to the amount of cash back rewards that you may earn.

You will not receive cash back rewards if your Cash Back Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with BECU (for example: for any charge that causes the outstanding balance on your Cash Back Rewards Account to exceed your Credit Limit, for any charges posted to your Cash Back Rewards Account when it is in an over-limit condition, or for any charge posted when a payment on your Cash Back Rewards Account is past due).

5. REDEMPTIONS

Your cash rewards may be redeemed as a statement credit to your Rewards Account (which reduces the balance of your Account). Cash rewards may also be redeemed as a deposit to a BECU savings, checking, or money market, and completion of deposit(s) may take up to 3 business days to post. You may redeem via online banking (becu.org), telephone banking, or by visiting any of our locations. Cash Back rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstances. In the event of the death of the Cardholder, existing unredeemed cash back rewards will be applied as a statement credit to the Account.

6. SUSPENSION AND FORFEITURE OF BECU RISE CASH BACK REWARDS

We have the right to suspend redemption rights of your cash back rewards in the event there is a dispute between BECU and you or between another User and you. You may be required immediately to forfeit your cash back rewards if you cause any condition that is defined as a “Default” under the Credit Card Agreement; if we determine that a Cardholder has violated the redemption rules of this Agreement; if any User participates in any way in fraud, theft, or other illegality; if we determine that your Cash Back Rewards Account was used for manufactured spending (purchasing cash equivalents or similar liquid assets for the primary purpose of earning cash back rewards under the Program); if use of your Cash Back Rewards Account harms our membership; or if we terminate or suspend your Cash Back Rewards Account for any reason. We will not give you advance notice of forfeiture. You are not entitled to compensation from us or any other entity when your cash back rewards are suspended or forfeited for any reason.

7. MINIMUM MONTHLY PAYMENT

A cash back redemption does not constitute a credit toward your minimum monthly payment. Your minimum monthly payment must still be made when you receive a cash back redemption.

Additionally, if applicable, your automatic payment will not be stopped or altered by redeeming cash back rewards.

8. CHANGES

We may, from time to time and at any time in our sole discretion amend this Agreement and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of cash back rewards, the type of transactions which qualify for cash back rewards, the type and/or value of cash back rewards, the availability of cash back rewards, the cash back rewards offerings, the expiration of cash back rewards, the imposition of an annual membership fee or the increase of any fees associated with the cash back rewards, or the number of cash back rewards which may be earned. Your continued receipt of cash back rewards does not give you any vested rights and you may not rely upon the continued availability of cash back rewards. We will post any such changes to the Agreement on the website (www.becu.org) and it is your responsibility to review the Agreement for any such changes.

9. TERMINATION OR CANCELLATION

We reserve the right to suspend or terminate the features of the BECU Rise Visa Credit Card Rewards Program and this Agreement at any time. Our decisions regarding such suspension or termination are final. If any party suspends or terminates the Cash Back Rewards Account or if a Cardholder changes to a non-cash back card, no further cash back rewards will be awarded and this may result in immediate forfeiture of your accrued cash back rewards balance. You will continue to be obligated to make monthly payments and comply with all of the terms and conditions stated in your Credit Card Agreement.

10. INCOME TAXES

Earning cash back rewards may result in tax liability. Any applicable federal, state, or local tax obligations related to the Cash Back Rewards Account are your sole responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program. Tax reporting, if any, will be made to the tax identification number of the primary Cardholder and not to the tax identification number of any of the other Users of the Account.