



Visa Gold Rewards Program

This rewards program is offered at the discretion of General Electric Credit Union (GECU) and may be changed from time to time or terminated with or without notification. Full terms and details are included below and can also be found on our website at: gecreditunion.org/gold.

How do I earn rewards?

For each dollar charged on a qualifying purchase, and incurred finance charges in each billing period, on your card you'll earn:

- 2% cash back on all net purchases made at U.S. supermarkets and wholesale clubs*
- 1.5% cash back on all net purchases made at gas stations*
- 1% cash back on all other net purchases
- 10% cash back on all finance charges paid

Qualifying purchases are purchases for goods and services minus returns and other credits. Qualifying purchases do NOT include fees, balance transfers, cash advances, or purchases of other cash equivalents.

*Merchants choose categories based on their primary business type (e.g., supermarkets = 5411, wholesale clubs = 5300, gas stations = 5541 and 5542). We do not control the category code merchants choose. We may use merchant categories to identify which purchases qualify to earn cash back rewards. From time to time, purchases may be prevented from earning extra cash back rewards because a merchant chose a non-qualifying category.

What is the introductory rewards offer?

As a new Gold cardholder, you have the opportunity to earn \$100 upon making \$1,000 in purchases within the first 90 days of account opening. When meeting the qualifications, a \$100 rebate will be applied as a statement credit on or around the 15th of the month after meeting the requirement.

Is there a limit to the amount of cash back I can earn?

There is no limit to the amount of cash you can earn.

When will I receive my cash back?

Earnings from purchases or finance charges will be credited to your card statement on or around the 15th of the month.

Where will I see my cash back rebates?

Earnings from purchases or finance charges will appear on your statement or eStatement.

What happens to my rewards if I pay late or go into default?

Rewards will not be honored in any month in which you incur a default or in any month in which you violate any account agreement with us. Accounts must be open and in good standing (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available for use) at time of the credit. We reserve the right to suspend the cardholder's participation in the program until the account is in good standing.

Where can I go for more details?

For more details about this program, visit our website at: gecreditunion.org/gold.