



Visa® Platinum Rewards Program

Earn points to be redeemed for: merchandise, gift cards, digital services, travel, deposits into your GECU account, and statement credit rewards.

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/platinum.

How do I earn rewards?

For each dollar charged on a qualifying purchase in each billing period on your card, you'll earn reward points.

- 3x the points for every dollar in qualifying purchases, net of returns, made at U.S. supermarkets and wholesale clubs*
- 2x the points for every dollar in qualifying purchases, net of returns, made at gas stations*
- 1 point for every dollar in qualifying purchases, net of returns, for all other purchases

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

*Merchants choose categories based on their primary business type (i.e. 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 extra reward points. From time to time, purchases may be prevented from earning extra reward points because a merchant chose a non-qualifying category.

What is the introductory rewards offer?

As a new Platinum cardholder, you have the opportunity to earn 10,000 bonus points upon making \$1,000 on purchases within the first 90 days of account opening. The bonus points will be added to your reward point balance.

Will my points ever expire?

Points will expire five years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually (points earned in calendar year one will expire on the last business day of calendar year five). For example, if points exist on an account in 2018, 2018 is considered calendar year one, 2019 is considered calendar year two, 2020 is considered calendar year three, 2021 is considered calendar year four, and 2022 is considered calendar year five. Points from 2018, calendar year one, will expire after December 31, 2022, which is the end of calendar year five.

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

Maximum points earned per calendar year is 250,000.

Where will I see my reward points?

Any points earned from purchases will appear on your statement, or eStatement, and within the GoToMyCard tab in Online Banking.

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

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 redemption. Points are not available when a cardholder is in default under the card agreement. We reserve the right to suspend the cardholder's participation in the program until the account is in good standing.

What can I redeem my points for?

Points earned from qualified purchases may be redeemed for: merchandise, gift cards, digital services, travel, deposits into your GECU account, and statement credit rewards.

- ▶ The list of merchandise, gift cards, digital services, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without notice.
- ▶ Points may be redeemed for "cash" to be deposited into your General Electric Credit Union savings or checking account or applied as a credit to your credit card statement/balance.

How do I redeem my points?

Platinum cardholders can redeem their points by:

- ▶ Logging in to Online Banking, clicking the GoToMyCard tab.

Where can I go for more details?

For more details about this program:

- ▶ Visit our website at: gecreditunion.org/platinum