

Mastercard® Rewards Program

Frequently Asked Questions

Which RBFCU Mastercard credit cards offer rewards programs?

2% CashBack Rewards, Platinum Points Rewards and Gold CashBack

How are rewards earned?

- **2% CashBack Rewards:** Earns unlimited cash rewards equivalent to 2% of the amount of each qualified purchase completed during the program calendar year (October 1 – September 30)
- **Platinum Points Rewards (No longer offered):** Earns one point per dollar spent on each qualified purchase
- **Gold CashBack (No longer offered):** Earns cash rewards equivalent to 0.25% to 1% of the total purchases completed during the program calendar year (October 1 - September 30)

Total Annual Spend 10/1 – 9/30		Cash Back Bonus
More than	Up to	All purchases
\$0	\$999.99	0.25%
\$1,000	\$1,999.99	0.50%
\$2,000	\$2,999.99	0.75%
\$3,000	---	1.00%

Are there any exclusions to qualifying transactions?

ATM withdrawals, Balance Transfers, Cash Advances, finance charges, fees and any other non-purchase transactions do not qualify toward reward accrual.

Is there a limit on rewards accrual?

There's no limit to the amount of rewards you can earn from purchase transactions.

How do I redeem my rewards?

- **2% CashBack Rewards cardholders:** You can access your rewards balance through your Online Banking account or the RBFCU Mobile app. You may also visit scorecardrewards.com to access your rewards. You may redeem your accrued cash anytime as a:
 - Statement credit
 - Deposit to your RBFCU checking or savings account
 - Redeem2Erase transaction for \$20 up to \$1,000

The minimum cash reward redemption amount for a statement credit and account deposit is \$5, and the maximum redemption amount is \$2,500 per card, per day. *Any unredeemed cash rewards, as of the end of the program calendar year, is automatically redeemed and paid to your designated RBFCU account. This usually takes place in early November.*

- **Platinum Points Rewards cardholders:** You can access your rewards balance through your Online Banking account or the RBFCU Mobile app. You can also access your points by visiting scorecardrewards.com. There are a variety of redemption options to choose from including gift cards, merchandise, Redeem2Erase, online purchases using PayPal, in-store at select merchants, donations to charity, gas, travel and Daily Wins.
- **Gold CashBack cardholders:** Your accrued cash back from the program calendar year is automatically redeemed and paid to your designated RBFCU account. This usually takes place in early November.

Rewards access subject to account status and other criteria at the time of redemption.

What happens to my cash back rewards or points if I close my account?

In the event that your card is lost or stolen, we'll transfer your cash back rewards or points balance to your new card account. If the card closes for other reasons, you may forfeit any accrued cash back rewards or points.

We reserve the right to disqualify transactions that aren't usual or customary and are structured or intended to abuse the program. Abuse of the program may result in forfeiture of accrued rewards and loss of card privileges. We may add to, change or delete any of the terms of this program or discontinue this program at any time at our sole and absolute discretion.