



REWARDS PROGRAM RULES, TERMS, & CONDITIONS SPOTLIGHT VISA SIGNATURE® CREDIT CARD

Effective January 1, 2022

Retain This Important Document for Your Records
Equal Housing Opportunity | Federally Insured by NCUA

Please read and retain these terms and conditions, which contain important information about the First Entertainment Credit Union Spotlight Visa Signature Rewards Program (the "Program") offered in connection with the First Entertainment Credit Union's ("First Entertainment Credit Union," "us," "we," or "our") Spotlight Visa Signature credit card. These Rules, Terms, and Conditions (this "Agreement"), supplement the First Entertainment Credit Union Visa Credit Card Agreement and Disclosure ("Cardholder Agreement"). By accepting a First Entertainment Credit Union Spotlight Visa Signature credit card, you ("Cardholder," "Authorized Cardholder," "you," "your," and "yours") agree to be bound by this Agreement and the Cardholder Agreement. If the Cardholder Agreement conflicts with this Agreement, then the terms and conditions stated in the Cardholder Agreement will govern, except this Agreement will govern in any matter relating to the First Entertainment Credit Union Spotlight Visa Signature. Capitalized terms not otherwise defined in this Agreement are defined in the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The First Entertainment Credit Union Spotlight Visa Signature credit card (the "Rewards Account," "Account," or "Accounts") is sponsored by First Entertainment Credit Union and is restricted to First Entertainment Credit Union Visa Cardholders in good standing (as defined by us from time to time). We reserve the right to determine in our sole discretion whether you are eligible for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, 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, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), or 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 or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. First Entertainment Credit Union or its agents, at their sole discretion, may pursue collection efforts in order to recover any unresolved negative balance owed to First Entertainment Credit Union, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by First Entertainment Credit Union or its agents for collection services will be your sole responsibility.

4. INTRODUCTORY BONUS POINT OFFER: The Program has an introductory bonus Point offer available to new Accounts only. New Accounts will receive a one-time, twenty thousand (20,000) bonus Point credit. To qualify and

receive your bonus, you must make Qualifying Purchases totaling two thousand five hundred dollars (\$2,500) or more during the first ninety (90) days from account opening. After qualifying, please allow four (4) to six (6) weeks for bonus Points to post to your Account. To be eligible for this bonus offer, Account must be open and not in default at the time of fulfillment. If you are an existing First Entertainment Credit Union credit Cardholder and would like this product, please call the number on the back of your card to see if you are eligible for a product change. You will not receive the new Cardholder bonus if you change products or have had another credit card with us in the past two (2) years. This offer is limited to one per Account per Cardholder. No additional bonus Points will be awarded for joint owners or authorized signers, users, or for additional cards on the same Account.

6. EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards ("Point" or "Points") that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For purchases made where the merchant code and/or category is identified as travel, dining, entertainment, or grocery you will earn two (2) Points per one dollar (\$1.00) spent. For purchases made in all other merchant categories, you will earn one (1) Point per one dollar (\$1.00) spent. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

7. POINT VALUATION AND EXPIRATION. Each Point is worth one cent (\$0.01), which means one hundred (100) Points equals one dollar (\$1.00). As long as your Rewards Account remains open and in good standing your accumulated Points rewards will not expire, however, you will immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement.

8. REDEEMING REWARDS: Your Points rewards will accumulate in your account and can be redeemed starting at twenty-five hundred (2,500) Points. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. Points may be redeemable for cash back in accordance with Program Rules. There is no limit to the amount of rewards that you may earn. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance. In the event of the death of the primary Cardholder, existing unredeemed rewards will be applied as a credit to the Rewards Account. You will not receive rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with First Entertainment Credit Union (for example: for any charge that causes the outstanding balance on your Rewards Account to exceed your Credit Limit, for any charges posted to your Rewards Account when it is in an over-limit condition, or for any charge posted when a payment on your Rewards Account is past due).

9. SUSPENSION AND FORFEITURE OF REWARDS: We have the right to suspend redemption rights of your rewards in the event there is a dispute between First Entertainment Credit Union and you or between another User and you. We may forfeit your rewards immediately if you are in default under the Cardholder Agreement, if we determine that any

Cardholder has violated the redemption rules of this Agreement, if any User is in any way involved in fraud, theft, or other violation of the law, if we determine that your Rewards Account was used for manufactured spending (purchasing cash equivalents or similar liquid assets for the primary purpose of earning rewards under the Program), if use of your Rewards Account harms our membership, or if we terminate or suspend your Rewards Account for any reason. We will not give you notice of forfeiture. You are not entitled to compensation from us or any other entity when your rewards are suspended or forfeited for any reason.

10. MINIMUM PAYMENT RESTRICTION: A cash back redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment.

11. CHANGES: We may, from time to time, and at any time in our sole discretion, amend this Agreement and/or the Program Rules (as defined below) 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 rewards, the type of transactions which qualify for rewards, the type and/or value of rewards, the availability of rewards, the rewards offerings, the expiration of rewards, the imposition of an annual membership fee or the increase of any fees associated with the rewards, or the number of rewards which may be earned. Your continued receipt of rewards does not give you any vested rights and you may not rely upon the continued availability of rewards. We will post any such changes (i) to the Agreement on the Web Site (www.firstent.org) or (ii) to the Program Rules available in the Rewards Headquarters through online banking, and it is your responsibility to review the Agreement and/or Program Rules for any such changes.

12. SUSPENSION OR TERMINATION: We reserve the right to suspend or terminate the features of the Rewards Program and this Agreement at any time. Our decisions regarding such suspension or termination are final. Any Cardholder may terminate their Rewards Account at any time by calling First Entertainment Credit Union at 888-800-3328, or outside the US at 323-851-3673, or by writing us of your intent to terminate at: First Entertainment Credit Union, Attn: Card Services, 6735 Forest Lawn Drive Hollywood, CA 90068 at least ten (10) days before the end of any billing cycle in order to cancel the Program before the next billing cycle. If we do not receive your termination request in time to terminate the Rewards Account for the next billing cycle, the termination will not be effective until the first day of the next billing cycle. If any party suspends or terminates the Rewards Account or if any Cardholder changes their credit card product type, no further rewards will be awarded and this may result in immediate forfeiture of your accrued rewards balance. You will continue to be obligated to make monthly payments and comply with all of the terms and conditions stated in your Cardholder Agreement.

13. ADDITIONAL PROGRAM PROVISIONS RELATED TO REWARD REDEMPTIONS: First Entertainment Credit Union partners with a third-party provider to administer and provide customer service for the First Entertainment Credit Union Spotlight™ Rewards Program ("Reward Headquarters"). The Program allows you to earn rewards as described above and take advantage of other benefits in accordance with the then-current rules for the Program, as posted at the Rewards Headquarters, accessible through online banking (the "Program Rules"). These Program Rules are separate and independent from this Agreement and your Cardholder Agreement which govern the use of your Account. In the event of any conflict between the Program Rules and your Agreement or Cardholder Agreement, the Program Rules will control solely as to the operation of rewards and benefits.