



Cash Back Credit Card Program Rules

Visa Signature® Cash Back Credit Card

These Rules provide information on how the American Airlines Federal Credit Union (“Sponsor”) Signature Cash Back credit card reward program (“Program”) works. Rules are separate and independent from the Consumer Credit Card Agreement and Disclosure (“Agreement”). Program is applicable to the primary cardholder, any joint cardholder(s) or authorized user(s) (herein referred to as “Participant”).

Participant can earn a cash back reward (“Cash Back”) with this Program. Every dollar in net purchases (purchases minus returns and adjustments) Participant transacts on their Signature Cash Back credit card (“Account”) is eligible in this Program, as provided for in these Rules. Cash Back will be earned at the rate of 2% for all purchases, and will be rounded up to the nearest dollar. Cash Back is ineligible for the following charges and transactions: finance charges, fees, cash advances, balance transfers, convenience checks, foreign transaction currency charges, and credit life or disability insurance charges posted to the Participant’s Account. Charges or transactions may be added to, or removed from, the above lists of ineligible charges and transactions from time to time at the sole discretion of the Program. Cash Back for this Program begins to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Cash Back earned from net purchases and adjustments made between billing statement cycles will be deemed as earned after being posted to Participant’s next monthly statement. Bonus offers may be made available to Participant through the rewards redemption portal (in addition to the standard 2% Cash Back), and are not covered by these Rules. See Terms of Use on the redemption portal for details regarding bonus offers.

Cash Back earned can be used to deposit into a savings (share) or checking account with Sponsor, or distributed to the Participant’s Account in the form of a statement credit (“Redemption”). The Redemption will typically be processed within 2-3 business days from the time of the request. Statement credit will be applied once the statement cycles. The minimum Cash Back Redemption amount is \$5.00.

Accounts must be open and in good standing (not canceled or terminated by Sponsor or Participant; not delinquent, over limit, or otherwise not available to use for charges) at time of Redemption. Cash Back Redemption is not available when a Participant is in default under the Agreement. The Sponsor reserves the right to suspend the Participant’s participation in the program until the Account is in good standing.

Cash Back in this Program cannot be exchanged for currency, cannot be used to satisfy the minimum payment due on the Account, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain merchandise awards, and cannot be earned from/transferred to/combined with any other cardholder’s account for redemption.

Cash Back will be deducted from the total balance available for redemptions and for any returns or credits associated with the Account. Cash Back deducted for credits to an Account will be at the same rate at which the original charges were earned. The Participant’s Account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual Cash Back available for redemption, in the event the Participant redeems unearned Cash Back.

Cash Back may be forfeited due to violations of the Agreement or Account closure.

This Program is void where prohibited or restricted by law.

Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Cash Back will purge four years from the end of the calendar year in which they are earned, and will do so on a first-in, first-out basis annually. (e.g. Cash Back earned in calendar year one will purge on December 30 of calendar year five.) Upon purge, any Cash Back not redeemed will be distributed to the Participant's Account in the form of a statement credit.

This Program is a service provided by PSCU, Inc. ("PSCU"). Participant agrees to hold PSCU and any vendors associated with the Program, totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Cash Back.

This Program is available to Participants whose Sponsor (i) has enrolled as a sponsoring financial institution of PSCU and (ii) has contracted with PSCU for this Program for the Participant. All Program Rule determinations by PSCU are final. The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Sponsor reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate Cash Back or claim awards can be terminated with or without prior notice. The redemption value of Cash Back may be changed at any time without notice and without restriction or penalty.

Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time.