

Momentum Rewards Program Disclosure

Revised 9/2/14

1. Introduction

The following terms and conditions apply to the Momentum Rewards Program. Retain this Program Disclosure for your records. Usage of your credit card(s) while enrolled in the program indicates your agreement to the terms and conditions within this Program Disclosure.

2. Definitions

"Cardholder," "You," and "Your" refers to any natural person who holds a valid Community Financial-issued credit card. "Credit card account" refers to a cardholder's Momentum Rewards card account, which is established to keep a record of Rewards accrued, earned, paid or adjusted. "Program" refers to the Community Financial Momentum Rewards program.

3. Eligibility

Cardholders who enroll their credit card account in the Momentum Rewards program are eligible to accumulate Rewards. Enrollment must be completed online. No retroactive credit will be provided. Purchases on multiple Cards issued in connection with the same credit card account will accrue to the same account.

E-Statements are required. You are responsible for notifying the Credit Union if your email address changes. If the E-Statement email notification is unable to reach you because of an invalid email address, you will be prompted to update your email address upon your next login to Online Banking. 90 days of an invalid email address reported will result in being un-enrolled in the Momentum Rewards Program.

Your credit card account must be open, current, not in default, not in bankruptcy status, not revoked or frozen, and no amount charged-off.

4. Eligible Purchases

Momentum Rewards will accrue on net purchases only (purchases minus returns/credits). Cash advances, convenience checks, balance transfers, or fees of any kind, including, but not limited to: annual fees, finance charges, over-limit fees, late fees, returned check fees, and ATM transaction fees are not eligible for Rewards. Unauthorized transactions, including those made with a lost, stolen, canceled, or fraudulent credit card are not eligible. Purchases of currency, cash or cash equivalents are not Eligible Purchases and include, without limitation, currency from the U.S. Mint, travelers checks, gift cards, prepaid debit cards, transfers through PayPal, or other cash equivalents. State and federal tax payments are also excluded. We may require you to provide documentation to validate that purchases are Eligible Purchases.

5. Rewards Accrual

Momentum Rewards are calculated and accrued on the last day of each month. Accruals are based on eligible purchases posted to your credit card account during the month. Transactions that have been authorized but not posted to your account will not accrue Momentum Rewards until they are posted. The date a transaction is posted to your account will determine the month in which the accrual will be made.

The standard reward is 0.5% on net dollar purchases. Community Financial reserves the right to amend the types of transactions that are eligible to earn Rewards. From time to time we may provide you with the opportunity to earn additional Rewards by taking certain actions or making certain Purchases. We may impose specific limitations on your ability to earn Bonus Rewards or requirements you must meet in order to earn Bonus Rewards.

Rewards status may be viewed on eAccess.

6. Rewards Distribution

In order for Rewards to be paid, at least \$3,000 in Eligible Purchases must be made during the annual Rewards period. The annual Rewards period is based on the cardholder's Program enrollment date which will begin on the first day of the month you enroll in the Program. At the end of each annual Rewards period, earned Momentum Rewards will be deposited into your primary share (savings) account.

7. Account Reversals

The Credit Union reserves the right to make adjustments to cash reward amounts. For example, if you receive a cash reward in excess of the amount actually accrued, your primary share account balance will be reduced by the amount of the erroneous reward disbursement. If you earn a cash reward and there is a subsequent return, the amount of the cash reward may be debited from your primary share account or subtracted from your current Rewards accrual. The Credit Union may, in its sole discretion, disqualify you from participation in the program if there are excessive merchandise returns or in the event a cardholder is suspected of, or has committed, fraud or a violation of the Program Disclosure or Community Financial Credit Card Agreement.

8. Rewards Forfeiture

Rewards may be forfeited due to violations of these terms and conditions. If you voluntarily terminate your Credit Union membership or close your credit card account or the Credit Union terminates your Credit Union membership or closes the credit card account, all accrued Rewards are immediately and irrevocably forfeited.

9. General

Accrued Rewards are the property of Community Financial. Rewards cannot be purchased, sold, transferred, bartered, or assigned in any way. A cardholder is not entitled to compensation from Community Financial or any other entity if Rewards are forfeited or a Momentum Rewards account is terminated for any reason.

Determination of tax liability (if any) is the sole responsibility of the cardholder.

Community Financial reserves the right to amend, modify, or change this Program Disclosure and the cash back reward offerings at any time and without notice. For example, and without limitation, Community Financial may change the amount of Rewards awarded for eligible card purchases or required to earn Rewards. Community Financial also reserves the right to terminate the Program at any time without notice.

The rules and terms of this program are void where prohibited by law.