

UCCU 4-3-2-1® Cash Credit Card

These Rewards Rules apply to the Utah Community Federal Credit Union aka Utah Community Credit Union (UCCU) 4-3-2-1® Cash Credit Card program only (“Program”). These rules are in addition to the UCCU Visa Cardholder & Overdraft Line of Credit Agreement (hereinafter the “Visa Agreement”). If there is any conflict between the rules below and the Visa Agreement, the Visa Agreement shall control. UCCU reserves the right to cancel all accrued rewards and change any and all rewards program at any time with no advance notice except as required by law.

You will earn cash rewards on new net qualified point-of-sale (POS) purchases (less adjustments, credits, and returns) for each \$1 spent. The following credit card account transactions are not eligible for cash rewards: (1) cash advances, (2) balance transfers, (3) purchases of cash equivalent instruments such as traveler’s checks, money orders, or prepaid cards, (4) unauthorized transactions, (5) fees and interest charges, and (6) non-net qualified point-of-sale purchases.

Reward Categories:

Everyday 4321 Rewards

4% cash back reward will be offered on new net qualified POS purchases at eligible utility, cable, internet, streaming, and continuity subscription merchants. To be eligible, the merchant must be assigned MCC 4899, 4900, or 5968.

3% cash back reward will be offered on new net qualified POS purchases at eligible retail fuel/service merchants. To be eligible, the merchant must be assigned MCC 5541 or 5542.

2% cash back reward will be offered on new net qualified POS purchases at eligible retail-grocery/discount/wholesale merchants. To be eligible, the merchant must be assigned MCC 5300, 5411, 5422, 5441, 5451, 5462, 5499 or 5921.

1% cash back reward will be offered on all other new net qualified POS purchases.

Travel 4321 Rewards

4% cash back reward will be offered on new net qualified POS purchases at eligible airline, lodging, travel agency, and auto rental merchants. To be eligible, the merchant must be assigned the following merchant category codes: MCC 3000-3300 for airlines, MCC 3501-3833 for lodging, MCC 4722, 4723, and 7011 for travel agencies, or MCC 3351-3441 for auto rental.

3% cash back reward will be offered on new net qualified POS purchases at eligible retail fuel/service merchants. To be eligible, the merchant must be assigned MCC 5541 or 5542.

2% cash back reward will be offered on new net qualified POS purchases at eligible restaurants and fast-food merchants. To be eligible, the merchant must be assigned 5812, 5813, or 5814.

1% cash back reward will be offered on all other new net qualified POS purchases.

Rewards at the 4%, 3%, 2%, and 1% levels are available on purchases processed under specific Merchant Category Codes (MCC). Merchants who accept Visa credit cards are assigned a MCC classification based on the kinds of products and services they sell. Purchases which fall into the eligible purchase category will receive the stated reward. Although UCCU does group similar purchases in an effort to ensure that purchases within an MCC earn the stated reward level, UCCU has no control over the MCCs assigned to individual merchants. A merchant or the items that it sells may appear to fit within a purchase category that would earn 4%, 3%, 2%, or 1% rewards, but if it does not use the MCC for that category, rewards will instead be earned at the 1% level. Because UCCU does not control MCC codes, UCCU cannot guarantee that a purchase will qualify for rewards at the stated reward level. Use of third-party intermediary payment systems such as PayPal may affect whether rewards will accrue if UCCU cannot verify the seller’s MCC.