

Terms and Conditions

Dover Federal Credit Union Cash Back Rewards Program Supplement

This document (“Cash Back Supplement”) describes the terms and conditions of the Dover Federal Credit Union (“Dover Federal”) Cash Back Program (“Cash Back Program”) and supplements the Consumer Credit Card Agreement and Disclosure (“Card Agreement”) that governs your credit card (the “Card”) account issued by Dover Federal (the “Account”). By using this Account, you agree to participate in the Cash Back Program. Your participation is subject to the terms of the Card Agreement and this Cash Back Supplement. In the event of a conflict between the Card Agreement and this Cash Back Supplement, with respect to the Cash Back Program, this Cash Back Supplement controls. Capitalized terms used but not defined herein shall have the meaning ascribed to them in the Card Agreement.

Cash Back Program. The Cash Back Program is a cash back rewards program managed and provided to you by Dover Federal as a benefit of your Account. The Cash Back Program is separate from any other Dover Federal rewards program. You will earn cash back on eligible purchases made with your Dover Federal Cash Back credit card. Your cash back reward will be deposited into your Cash Back Rewards Share account on the last day of the month for all of the eligible purchases that posted during the prior month. All deposits to the Cash Back Rewards Share account will be rounded up to the nearest cent. You will not receive cash back rewards on cash advances, balance transfers, interest charges, fees or other charges, ATM transactions, convenience checks, unauthorized charges, insurance premiums or illegal transactions, (“Excluded Transactions”).

Earning Cash Back. You will earn unlimited 2% cash back on all eligible purchases. Returns, refunds, or other credits are deducted from your purchases resulting in your eligible purchases being based on your net purchases. At the end of each billing period, we will calculate your cash back by multiplying all eligible purchases, but not Excluded Transactions, by 2% (.02).

Cash back deposited into your Cash Back Rewards Share has no expiration. You agree to notify us if the cash back is not received. Your cash back reward will not meet your minimum payment requirement for your Account under the Card Agreement. You remain responsible for making your minimum payments. You are responsible for determining any tax liability that may arise from participation in the Cash Back Program. From time to time, Dover Federal may offer special promotional cash back offers that will contain details and limitations at that time.

Program Restrictions. Please note that to be eligible for cash back rewards, your Account must be open and in good standing. To be in good standing, your Account cannot (i) be more than sixty (60) days delinquent; or (ii) be coded as closed, bankruptcy, revoked, frozen, or charged off. In addition, you may only receive cash back if your Account is open and not used for illegal transactions. We may make adjustments to the cash back deposited into your Cash Back Rewards Share based on your Account activity. For example, we will decrease the balance of the cash back in your Cash Back Rewards Share to correspond with the return of a purchase or the amount of any cash back disbursed by us in error. In certain circumstances, it is possible to have a negative balance in your Cash Back Rewards Share due to an adjustment to the cash back funds. If you do not bring a negative balance in the Cash Back Rewards Share back to a positive balance within 45 days, your Cash Back Rewards Share will be charged off/closed and your Account will no longer be eligible to participate in the Cash Back Program. Dover Federal reserves the right to disqualify members from participation in the Cash Back Program and invalidate, deduct, or re-compute all cash back for any abuse, fraud, or violation of this Cash Back Supplement.

Amendments and Changes. Dover Federal may terminate the Cash Back Program or change this Cash Back Supplement, rules, policies, cash back earning, or benefits at any time by providing notice to you as required by law.