Earn More with VISA Cash Back Rewards!

VISA CASH BACK REWARDS

Earn 1% Cash Back on ALL Purchases!*  
Earn 2% Cash Back on Gas & Groceries!*  

• Redeem your rewards at any time (as soon as you earn a minimum of $25 in cash rewards)
• Convenient reward redemption options
• Monitor your cash reward balances or purchase gift cards and other specials through www.scorecardrewards.com
• Cash back rewards balance and earnings are posted on your monthly VISA account statement

See reverse side for important information.
Our cardholders have asked for greater VISA rewards and now we have them. Apply today!

- www.members1st.org>Members 1st Online>
  Loan Applications
- (800) 283-2328, ext. 6040
- At your local branch

With your participation in the ScoreCard Rewards Program, you can take your experience to the next level when using our VISA Platinum Cash Back Credit Card. Participation is automatic.

- Earn points for travel, hotel reservations or merchandise by simply using your card.
- Earn extra bonus points (2X, 3X, 4X or more) from participating online and in-store retailers.
- Your points don’t expire so the more your point balance grows, the more reward options you have available.

For more details:
- Login to Members 1st Online>VISA or www.scorecardrewards.com

*Your Members 1st FCU VISA Platinum Cash Rewards card will earn 1.0% cash rewards on all new qualifying net purchases (less credits, returns and adjustments). You will earn cash rewards of 2.0% for all new qualifying net purchases at eligible grocery merchants and gas merchants. Eligible grocery merchants are classified by standard industry codes (SIC) of 5411 and 5451. Eligible gas merchants are classified by standard industry codes (SIC) of 5541 and 5542. Each quarter (defined as January through March, April through June, July through September, and October through December) there is a limit of a total of $1,500.00 of the eligible SIC code merchants to receive the 2.0% cash rewards, after the $1,500.00 limitation for that specific quarter all applicable transactions will receive the standard 1.0% cash reward only. Members 1st FCU cannot be held liable or responsible for merchants that are not properly identified with these SIC codes which will result in receiving only 1.0% cash rewards. Balance Transfers, Cash Advances, Convenience Checks, purchasing of money orders or cash equivalents (including ATM advances) are not eligible for cash rewards. Should your account become 90 days or more delinquent or fall out of good standings any and all accumulated cash rewards will be forfeited.