

**Cash Back Rewards.** Cash Back Rewards (“Rewards”) are accrued at a rate of 2.00% of net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card. Balance Transfers, cash advances and other cash transactions, fees, interest, unauthorized/fraudulent transactions do not accrue Rewards.

Rewards accruals are calculated at the end of each billing cycle, and will appear on your account’s monthly statement. Reward accruals are unlimited; minimum of \$15 to be eligible for payout, lesser amounts are forfeited. Rewards are posted to your HAPO savings account (the savings account associated with this VISA credit card) within the first week of November.

If your account goes into default or is closed for any reason, Rewards will be forfeited. Rewards cannot be transferred or combined. Program subject to change.