Sentry CU Rewards that Grow

Visa Credit Card Rewards Disclosure

Effective October 19, 2026, and subject to change

The Sentry Credit Union ("SCU") Rewards That Grow Program ("Program") allows eligible Visa Rewards Credit Card cardholders to earn and redeem reward points based on qualifying purchases. By activating, using, or accepting your Visa Rewards Credit Card, you agree to these Program Terms and Conditions, as amended from time to time.

Earning Rewards

Eligible cardholders earn **1.5 points for every $1.00 in Net Purchases** made with their Visa Rewards Credit Card by the cardholder or any authorized user. "Net Purchases" means eligible purchases less any returns, credits, adjustments, chargebacks, disputes, unauthorized transactions, or fraudulent transactions. Rewards are generally calculated and posted after qualifying transactions have fully posted to your credit card account. Pending transactions do not earn rewards until posted.

All rewards earned from transactions made by authorized users accrue to the primary cardholder and may be redeemed only by the primary cardholder or as otherwise authorized by SCU.

Transactions That Do Not Earn Rewards

Rewards are not earned on:

- Cash advances or cash-equivalent transactions, including balance transfers, ATM withdrawals, convenience checks, money orders, cashier's checks, wire transfers, prepaid cards, cryptocurrency purchases, person-to-person payment transfers, investments, gambling transactions, lottery tickets, and similar transactions.
- Interest charges, finance charges, annual fees, late fees, debt protection fees, or other account charges.
- Loan payments made to any lender.
- Disputed, unauthorized, or fraudulent transactions.
- Any transaction that SCU determines was conducted for the primary purpose of generating rewards rather than making legitimate purchases.

SCU reserves the right to determine whether a transaction qualifies for rewards based on how the transaction is categorized by the merchant and payment network.

Point Value and Redemption

Points may be redeemed through the rewards portal beginning at **$25 in reward value** and thereafter in **$1 increments**. Redemption options may include:

- A credit to your Visa credit card account.
- A deposit to an eligible SCU draft account.
- A deposit to an eligible SCU savings account.

Points currently redeem at the value displayed within the rewards portal. SCU reserves the right to adjust redemption values, redemption options, or redemption requirements at any time, subject to applicable law and notice requirements. Rewards become available for redemption only after they have been posted to your rewards balance.

Important – Statement credits do not satisfy your minimum monthly payment obligation. You must continue to make your required credit card payment by the payment due date.

Account Eligibility

Your Visa Rewards Credit Card account must remain open and in good standing to earn or redeem rewards. For purposes of this Program, an account is considered in good standing when it:

- Is open and active;
- Is not delinquent;
- Is not over its approved credit limit;
- Is not restricted, suspended, or charged off; and
- Otherwise complies with the Credit Card Agreement and applicable laws.

SCU may withhold, adjust, deny, reverse, or forfeit rewards if:

- Your credit card account is closed, suspended, delinquent, over limit, charged off, or otherwise in default.
- You violate these Program Terms and Conditions.
- You engage in fraudulent activity, account abuse, transaction manipulation, manufactured spending, or activity intended primarily to obtain rewards rather than make bona fide purchases.
- Any SCU loan or deposit account associated with you is not in good standing, including delinquent loans or overdrawn deposit accounts.
- Your participation in the Program is terminated.
- Rewards were awarded in error due to operational, processing, system, or human error.

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- SCU is required to restrict rewards to comply with applicable laws, regulations, court orders, or government sanctions.

Points Expiration and Forfeiture

Points do not expire while the credit card account remains open and in good standing.

Any unredeemed rewards will be forfeited immediately upon account closure, account charge-off, termination from the Program, or other loss of eligibility, unless otherwise required by law.

Rewards may also be forfeited upon the death or bankruptcy of the primary cardholder unless otherwise required by law or approved by SCU.

Program Changes

SCU reserves the right to modify, suspend, replace, or terminate the Program, in whole or in part, at any time. Changes may include:

- Point earning rates;
- Eligible transactions;
- Redemption options;
- Redemption values;
- Program participation requirements; or
- These Terms and Conditions.

Where required by applicable law, SCU will provide advance notice of material changes.

Errors and Disputes

Members should regularly review their rewards balances and redemption activity.

Questions or disputes concerning earned rewards, point balances, or redemptions must be submitted to SCU within sixty (60) days after the transaction or redemption at issue.

SCU reserves the right to correct any rewards balance that has been improperly credited, debited, calculated, or awarded due to system, processing, operational, merchant, or human error.

Additional Terms

- The Program is available only for personal, family, or household credit card accounts. Business credit card accounts are not eligible.
- Rewards are non-transferable and may not be sold, assigned, exchanged, pledged, or otherwise transferred.
- Rewards have no cash value until redeemed according to these Terms and Conditions.
- Returns, credits, disputes, and account adjustments may reduce previously earned rewards.
- Participants are solely responsible for any federal, state, or local tax obligations associated with rewards.
- SCU reserves the right to interpret, administer, and apply these Program Terms and Conditions in its sole discretion.
- Decisions regarding eligibility, reward accrual, reward redemption, account status, and Program administration shall be final and binding except where prohibited by law.
- The Program is governed by applicable federal law and the laws of the State of Wisconsin, without regard to conflict-of-law principles.
- The Program is void where prohibited by law.

Limitation of Liability

SCU is not responsible for delays, inaccuracies, errors, service interruptions, system outages, data-processing issues, merchant classifications, third-party provider actions, or other events beyond SCU's reasonable control that may affect reward earning or redemption.

SCU's sole obligation under this Program is the administration of rewards as described in these Terms and Conditions.

To the fullest extent permitted by law, SCU shall not be liable for indirect, incidental, special, punitive, or consequential damages arising from participation in the Program, use of rewards, inability to redeem rewards, Program modifications, or Program termination.