Educators Credit Union Visa® Signature Additional Program Information

Cash Back Program

Educators Credit Union's Visa**®** Signature Credit Card can earn you 1.5% cash back on purchases. Money earned from purchases is deposited into your Visa**®** Signature Reward account. Beginning January 2022, you will receive monthly payouts instead of quarterly payments for the cash back you earn. Moving forward, each monthly statement will reflect your cash back earnings. The amount of cash back you earn is based on the amount of your cumulative purchases. Cash back is not retroactive on previous purchase amounts. Returned purchases will be deducted from the amount used to determine the cash back reward. Cash advances, ATM withdrawals, balance transfers and convenience check transactions are not eligible to earn cash back. The Visa® Signature Credit Card must be kept open to be eligible for the cash back rewards payout.

Annual Skip-a-Payment

Each year during the January billing cycle, we may extend an offer to eligible members with the Educators Credit Union Visa® Signature Credit Card to skip a payment. To be eligible to skip the January payment, your account must have been open for at least 6 months with no late payments in the previous year. If you are eligible, you will see a minimum payment due of "$0.00" on your statement in January. You can choose whether to make a payment in this case. If you choose to make no payment during the month, finance charges will continue to accrue until you make a payment. If you are close to your credit limit, choosing to skip a payment may cause your balance to exceed your credit limit. If you are not eligible to skip a payment, your January statement will show a minimum payment due.

Cellular Telephone Protection

Cellular Telephone Protection provides cardholders with supplemental reimbursement for damage or theft of an eligible cell phone. Enrolled cardholders must charge their monthly cellphone bill to their covered Visa® Signature card. In addition to cell phones, certain types of personal digital assistants that are cellular capable are eligible when terms and conditions of the benefit are met.

Trip Cancellation/Trip Interruption

Trip Cancellation/Trip Interruption can reimburse a covered cardholder for the cost of his/her common carrier passenger fare. Cardholders are protected in the event that a trip must be canceled or interrupted due to a covered reason. This protection automatically insures the cardholder against accidental loss of life, limb, sight, speech, or hearing while riding as a passenger in, entering, exiting, or being struck by any scheduled aircraft or a conveyance operated by a military transport service. To be eligible for this protection, the entire cost of the passenger fare(s) – less redeemable certificates, vouchers, or coupons – has been charged to the cardholder's covered card.

Trip Delay Reimbursement covers reasonable expenses for a cardholder when a trip is delayed by a covered hazard. Covered hazards include equipment failure, inclement weather, strike, hijacking and skyjacking. Eligible cardholders, their spouses and dependent children under the age of 22 years are protected. Payment is supplemental to, and in excess of, reimbursement of reasonable expenses provided by the common carrier or any other party.

Coverage applies when common-carrier tickets—land, water or air conveyance operating under a valid license for the transportation of passengers for hire and for which a ticket must be purchased prior to travel—are purchased with a covered Visa® card. Common carrier protections do not include taxis, limousine services, commuter rail, commuter bus lines or rental vehicles. Covered reasonable expenses include meals and lodging (not provided by the common carrier or any other party free of charge).

Questions

If you have questions about any of the features of your Educators Credit Union Visa® Signature Credit Card, please call us at 800.236.5898, or visit any branch.

Full disclosures can be found at https://www.ecu.com/personal/loans/credit-cards/.