

## **Educators Credit Union Visa® Business Cash Back Credit Additional Program Information**

### **Cash Back Program**

Educators Credit Union's Visa® Business Cash Back Credit Card can earn you 1.5% cash back on purchases. An additional 1.5% cash back will be awarded on purchases made at Home Improvement\* stores. Money earned from purchases is deposited into your Visa® Business Rewards account. You will receive monthly payouts for the cash back you earn. 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® Business Cash Back Credit Card must be kept open to be eligible for the cash back rewards payout.

### **Questions**

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

Full disclosures can be found at <https://www.ecu.com/business-solutions/credit-cards/>.

*\*Home Improvement Merchant Category Codes include 5039, 5200, 5251, and 5231.*