



Visa® Platinum and Rewards Cards Frequently Asked Questions

Will my Visa Gold Card be automatically upgraded?

Since Platinum and Rewards Cards have different terms, you will need to apply if you wish to have one of the new cards. If you have a Gold Card, you may continue to use it, and it will renew as a Gold Card using the existing terms and conditions of the Gold Card Agreement.

Can I transfer my Visa Gold balances to a new Visa Platinum or Visa Rewards Card?

Yes. However, you must first be approved for a new Platinum or Rewards Card. (Only purchases you make with a Rewards Card are eligible to earn rewards.)

Do I earn rewards on balance transfers?

Rewards are only earned on Rewards Card purchases, less returns. PIN transactions, balance transfers and cash advances are not eligible to earn rewards.

What happens if I return an item and the rewards have already been paid?

The amount of the rewards earned on the return will be subtracted from the current rewards balance. In some cases, this could result in a negative rewards balance until additional purchases are made.

How are rewards paid?

Rewards are paid monthly via a deposit to your primary share (savings) account in \$25.00 increments.

If you have earned \$35.00 in rewards, for example, \$25.00 would be deposited and \$10.00 in rewards would carry over to the next statement cycle.

If you have earned \$55.00 in rewards, \$50.00 would be deposited and \$5.00 would carry over to the next statement cycle.

Can I have rewards paid to a different share account or paid to a loan?

Once deposited to your primary share (savings) account, you may transfer the funds to any share or loan.

Can I have rewards paid early?

Rewards will only be deposited monthly when you have earned at least \$25.00.

What happens if I close my account?

If you close your credit card or your member account, all unpaid rewards will be forfeited.

Are rewards taxable?

You should consult with your tax advisor concerning taxability of rewards.

How will I know how much I have earned in rewards?

On each Visa Rewards Card statement, you will see rewards earned, redeemed, and remaining.

Will rewards expire?

At this time, rewards do not expire. However, ProFed reserves the right to modify or discontinue this discretionary program at any time, including expiring, discontinuing, or modifying rewards. If you close your account, all unpaid rewards will be forfeited.

Can I customize a Rewards or Platinum Card with a photo or make it a photo ID card?

Yes. The standard \$9.95 fee for custom PhotoCards applies.



Visa® 2% Gasoline Rewards Special Frequently Asked Questions

When your purchases total at least \$500.00 in any given month for non-gasoline purchases, you will earn **2%** rewards for all gasoline purchases made that month.

If I have reached the \$500.00 in non-gasoline purchases for one month, will I continue to get 2% gasoline rewards for the rest of the year, even if I do not meet the \$500.00 non-gasoline purchases in subsequent months?

You must qualify **each month**. You will receive the 2% gasoline rewards only for months in which you meet the \$500.00 non-gasoline purchase requirement.

What dates are used to determine when purchases are counted towards that month's rewards?

ProFed uses the date transactions POST to your account. Transactions may occur or be authorized several days before they post to your account.

How does ProFed determine the type of purchase for the purpose of the 2% rewards?

ProFed uses the **merchant category code** sent in with each transaction. If the transaction is a gasoline purchase, but the merchant sends the transaction through using a different category code (which is unlikely, but not impossible), you would not earn 2% rewards on the purchase.

The **merchant category code** is sent by the merchant and is outside of ProFed's control. As stated in the Visa Rewards Terms and Conditions, the merchant category code is the sole factor for determining the type of purchase.

If I make a purchase, then return it, does that count toward my \$500.00 purchase to get the 2% gasoline rewards?

No.

Do balance transfers or cash advances count towards the \$500.00 required to earn 2% gasoline rewards?

No. PIN transactions, balance transfers and cash advances are not eligible to earn rewards and do not count towards the \$500.00 purchase requirement.

Once I reach \$500.00 in non-gasoline purchases, do all of my purchases earn 2% rewards?

The 2% rewards are only earned on gasoline purchases once you reach the \$500.00 minimum for non-gasoline purchases.

Do gasoline purchases count towards the \$500.00 minimum in purchases to receive 2% gasoline purchase rewards?

No. You must spend at least \$500.00 in net purchases (purchases less returns) on non-gasoline items, as determined by the merchant category code.

How long will the 2% gasoline rewards promotion last?

The 2% rewards promotion may change from time to time. Contact a representative for details.