

VISA Rewards Credit Card

Quick Reference

- Starter limits of \$500; average limits of \$1200; higher limits upon request.
- Same rate on purchases, balance transfers and cash advances.
- Southern Security's VISA credit card is accepted anywhere you see the VISA sign.
- 24-hour fraud protection and Verified by VISA.
- Earn rewards.

Application & Approval

- There is an application for the card.
- Credit approval is required.
- Payroll information (last pay stub or equivalent) will be requested.
- Upon approval card will be mailed to the address of record.

VISA Payment Information

You may make payments to your VISA credit card account by doing one of the following:

1. Mailing extra payments to:
Southern Security Federal Credit Union
P.O. 310
Collierville, TN 38027
2. Transfer from your account via CU Online.
3. Visiting any Southern Security location.

VISA Account Information

View your most recent account history by logging into CU Online.

Your Rewards VISA

It's easy to earn Rewards! Simply use your credit card to make purchases anywhere Visa is accepted. There's no additional cost to participate in the program, and you and all authorized users are automatically enrolled!

How do I earn Cash Back Rewards?

- **Use your credit card**
 - To earn rewards, simply make purchases anywhere your Rewards Visa is accepted. All purchases are subject to authorization by us.

- Earn 1% Cash Back of Net Purchases when you use your Rewards Visa credit card anywhere the card is accepted.
- **Transactions not eligible for Rewards**
 - Balance transfers and cash advances.
 - Fees or interest charges.
 - Fraudulent transactions.

How do I redeem my Rewards?

- Your Cash Back Rewards will automatically be deposited into your savings account annually in the month of October.

Other Facts about the Cash Back Rewards Program

- Rewards cannot be redeemed if the account is not in good standing, or closed by the Cardholder or by us.
- Rewards awaiting credit to your account are not considered Cardholder property and may not be brokered, bartered, attached, pledged, gifted, sold, or transferred in any manner including disability, death, or in connection with any domestic relations dispute and/or legal proceeding.
- Your monthly statement will include a section that will show the accumulated reward values.

Program Changes

Southern Security FCU may make changes to the Cash Back Rewards program and program rules at any time.

We may choose to:

- Change any part of the program or program rules.
- Terminate the program, or discontinue your participation in it for any reason.

Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from redeeming your Rewards. Please consult your tax advisor as Southern Security FCU, nor its employees provide tax advice.

Fraud or Lost/Stolen Card

Call 888-241-2510 24-hours a day, 7-days a week.