

# Agility Cash Credit Card Rewards Terms & Conditions

Effective 02/01/2021

Below are the terms and conditions for the rewards program available with the Agility Cash Visa® Credit Card. You are enrolled in the one (1) rewards program that you requested on your credit card application. You are not enrolled in both rewards programs.

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## Agility Cash Back Program Terms & Conditions

### DEFINITIONS:

**Account** – The Visa credit card Account enrolled in the rewards program.

**Active Account** – Credit card account that has at least one purchase transaction within the previous 12 billing cycles.

**Bank** – If your Credit Card is branded Zions First National Bank (“Zions Bank”), Vectra Bank Colorado, National Bank of Arizona, or Nevada State Bank, then “Bank” means the Zions Bank division of Zions Bancorporation, N.A. Otherwise, “Bank” means the California Bank & Trust or Amegy Bank division of Zions Bancorporation, N.A. as branded on your Credit Card.

**Cash Back Program** – The “Program” offered and managed by Zions Bancorporation, N.A. doing business through its divisions under the tradenames Zions Bank, California Bank & Trust, or Amegy Bank.

**Credit Card** – A card issued in connection with your Account.

**Good Standing** – The Credit Card account is not over limit, closed, more than 60 days past due, or otherwise deemed ineligible for ongoing use.

**Ineligible Transactions** – The following Account transactions are ineligible to earn Rewards or be included in the Rewards Annual Bonus calculation: cash advances, balance transfers, ATM transactions, quasi-cash transactions (such as traveler’s checks and money orders), unauthorized charges, fraudulent charges, fees, interest charges, reversed transactions (such as for returned merchandise), foreign cash transactions, casino gaming, betting transactions, and lottery ticket purchases.

**Rewards Program** – The “Program” offered and managed by Zions Bancorporation, N.A. doing business through its divisions under the tradenames Zions Bank, California Bank & Trust, or Amegy Bank.

**Qualified Net Purchases** – Any transactions other than Ineligible Transactions and credits to your Account.

**You (Your, Yours)** – The person(s) named on your Account application.

### ENROLLING IN THE PROGRAM:

- Enrollment in the Program is subject to a) these Terms and Conditions, b) the Credit Card Agreement and Disclosures applicable to your Account, and c) any other terms, conditions, or rules that we may issue from time to time, with or without notice, to govern the Program.
- You automatically accept these Terms and Conditions on the earlier of a) 15 days from the date your Account is enrolled in the Program or b) any use of the Credit Card after enrollment. If you choose to decline these Terms and Conditions, please call the number on the back of your Credit Card to cancel your Account’s enrollment in the Program.
- Your participating Credit Card may only be enrolled in one rewards program offered by the Bank at any one time, and the Bank reserves the right to reject enrollment of your Credit Card in the Program.
- Once enrolled, your Cash Back earning and redemption transactions are shown on your monthly Account Statement.

### EARNING CASH BACK:

You are eligible to earn Cash Back a) the date you activate and use your Credit Card or b) the first day of the billing cycle that immediately follows your enrollment in the Program. There is no limit on the amount of Cash Back you can earn. Earned but unredeemed Cash Back does not expire while your Account is Active and remains in Good Standing.

#### Standard Earn Rate:

- You earn 1.5% Cash Back for every one dollar (\$1) spent on Qualified Net Purchases, rounded to the nearest whole dollar. We reserve the right to determine whether any particular purchase or amount qualifies to earn Cash Back.

### **“Loyalty” Cash Back:**

- From time to time we may offer temporary promotions that let you earn “loyalty” Cash Back by obtaining or using Bank products other than credit cards.
- The terms for earning loyalty Cash Back on non-credit card Bank products will vary by promotional campaign and can be changed or discontinued at any time without notice.
- Zions Bank may in its sole discretion choose to exclude cards that are branded in the name of one or more of its division from its loyalty promotion campaigns.
- To determine whether a promotion is currently in effect and its terms, you may speak with the department of the Bank that sponsors the particular loyalty promotion, or you may call 1-800-494-1698.

### **REDEEMING EARNED CASH BACK:**

You must request redemption of Cash Back you have earned. In order to redeem:

- You must have a minimum of \$1 earned Cash Back.
- Your Account must be in Good Standing.

There are two ways to receive your Cash Back:

- As a credit to a deposit (checking or savings) account maintained at the financial institution named on the front of your Credit Card, or
- As a credit to your Account the Cash Back was earned from.

You may request redemption of Cash Back by:

- Logging in to your online banking account and selecting the “Services” tab, then selecting “Cash Back Redemption Request”;
- Calling us toll-free at the number on the back of your Credit Card (24 hours a day/7 days a week); or
- Visiting a Bank branch during regular business hours.

The deposit or credit of your Cash Back will occur 2 to 3 business days following receipt of your redemption request.

- If you request redemption of Cash Back by deposit to a deposit account that is closed, the value of the redemption request will be credited to your Account.
- Cash Back credited to your Account does not qualify as a payment on your Account. Please be sure to make at least your full monthly minimum payment in addition to any Cash Back credit.
- A request to redeem earned Cash Back when your Account is not in Good Standing will be declined.
- The Bank reserves the right to reverse the redemption of Cash Back if it reasonably concludes that merchandise purchased through a qualified purchase transaction was returned, the transaction is deemed to be illegal, or if a transaction was not a bona fide purchase of goods or services delivered or performed by a merchant.

### **PROGRAM RESTRICTIONS AND LIMITATIONS:**

- The Program is offered in the sole discretion of the Bank and may be changed or discontinued at any time with or without notice as permitted by law.
- The Program is subject to all applicable laws and regulations.
- Your Account is not eligible for enrollment in a Rewards Points or Cash Back program other than, or in addition to, the Program described in these Terms and Conditions.
- Cash Back earnings will be suspended while your Account is 60+ days past due or over limit.
- If your Account is closed or your Account’s enrollment in the Program is cancelled by you or the Bank for any reason (e.g., for misuse of the Program, illegal use of account, bankruptcy, etc.), any earned but unredeemed Cash Back will be forfeited.