

Credit Card Welcome Offer Terms and Conditions

Lighthouse Federal Credit Union (“we”, “our”, “Lighthouse Credit Union”, “Credit Union” or “Company”) is offering you (“Member”, “User”, or “Cardholder”) the opportunity to participate in a Credit Card Welcome Offer Program (“Program”).

1. Binding Agreement

By applying for, opening, and using a qualifying Lighthouse Credit Union credit card, you agree to be bound by these Terms and Conditions (“Terms”) and indicate your agreement to them. All of the Company’s decisions regarding eligibility, qualifying actions, and issuance of Rewards are final and binding.

2. Privacy

All personal information will be handled in accordance with the Company’s Privacy Policy, available at lighthousecu.org/privacy or by request.

3. How the Program Works

- The Program is open to Members who are legal residents of the United States and at least eighteen (18) years of age. Non-members may become eligible by establishing membership with Lighthouse Credit Union.
- To participate, you must apply for, be approved for, and open a new unsecured credit card with Lighthouse Credit Union (Lighthouse Anchor Visa® Card or Lighthouse Navigator Visa® Card). All loans are subject to credit approval. Not all applicants will qualify.
- You must spend a minimum of **\$1,500.00** in net purchases (purchases minus returns, credits, or adjustments) within the first **ninety (90) calendar days** from account opening.
- Cash advances, balance transfers, ATM withdrawals, fees, and interest charges do **not** count toward the minimum spend requirement.

4. Reward

- Upon validation that the qualifying requirements have been met, Members who apply for a Lighthouse Anchor Visa® Card or Lighthouse Navigator Visa® Card **from 11/01/2025-11/30/2025 (“Promotional Period”)**, and then are approved to open the card and meet all other Program requirements will receive a **\$200 Virtual Visa® Prepaid Card (“Reward”)**.
- Rewards will be delivered within **four (4) weeks** of validation.
- Rewards must be claimed within **four (4) months** from the date delivered. Right to payment of the Reward expires after that time. Once redeemed, funds must be used within seven (7) months wherever Visa® debit is accepted.
- Rewards are not redeemable for cash, are non-transferable, and are subject to the gift card issuer’s terms and conditions.

5. Restrictions

- Offer is valid for new unsecured credit card accounts only (Lighthouse Anchor Visa® Card or Lighthouse Navigator Visa® Card).
- Limit **one (1) Reward per Member**, regardless of number of new credit card accounts opened.
- Members must not have any charged-off accounts with Lighthouse Credit Union.
- Membership and credit card account must remain open through the date the Reward is delivered.
- Employees of the Company are **not eligible** to participate.
- The Company reserves the right to deny or rescind a Reward if fraud, abuse, or violation of the Terms is suspected.
- This promotional offer is valid only for applications submitted during the Promotional Period.

6. Validation

- Validation of Reward qualification will be conducted through two (2) daily reviews of the following:
 - All eligible Members who have opened a new unsecured credit card and applied for the card during the Promotional Period.
 - All eligible Members who have met the minimum spend requirement of **\$1,500.00** in net purchases within the first ninety (90) calendar days of account opening.
- The Company may delay or withhold a Reward for investigation purposes or for any reason deemed necessary.

7. Liability

By participating in the Program, you agree to release and hold harmless the Company and its officers, employees, and agents from any claims, damages, or liabilities arising out of participation or use of the Reward. To the fullest extent permitted by law, the Company's maximum liability will not exceed **\$200.00**.

8. Disclaimer of Warranties

The Program is provided "as is" and "as available." The Company disclaims all warranties of any kind, express or implied, including but not limited to merchantability, fitness for a particular purpose, or non-infringement.

9. Right to Cancel, Modify, or Terminate

We reserve the right to cancel, modify, or terminate the Program at any time without prior notice. We also reserve the right to disqualify any User from participation if these Terms are not complied with.

10. Contact Information

For questions or support, contact Lighthouse Credit Union at **888-436-1847**, visit lighthousecu.org/contact, or visit a branch location.