

Member Appreciation Month 2025 - Double Credit Card Rewards and Debit Card Cashback Disclosures and FAQ

Lighthouse Credit Union Credit Card Double Rewards Promotional Disclosure

Promotional period: November 1 through November 30, 2025.

Promotional offer: Two times (2x) the rewards on qualifying purchases, net of returns (net purchases) that are charged and posted to an eligible Lighthouse Credit Union Credit Card account during the promotional period. Qualifying purchases do not include cash advances* or balance transfers. No points are awarded for finance charges, fees, foreign currency conversion charges or insurance charges to your account. Points will not be earned on any purchases deemed fraudulent or unauthorized. Unused points will expire if not used within 60 months. Promotional terms are in addition to your original disclosures provided at time of account opening. Promotional earnings post in accordance with program operations and may take up to two billing cycles after the promotional period ends. We reserve the right to modify or terminate any offer, and to revise terms, at any time without prior notice. To learn more about eligible cards and rewards, please review the FAQ. This promotional offer remains subject to all of the terms and conditions of the Lighthouse Credit Union Credit Card account rewards program, except as modified by this offer.

*Cash advances also include convenience checks, ATM advances for overdraft protection, advances through automated phone banking, online banking or PIN-based purchase transactions.

Visa is a registered trademark of the Visa International Service Association.

FAQ:

Which credit cards are eligible for two times (2x) the rewards promotional offer?

Eligible Credit Card	Non-Promotional Rewards Structure	Promotional Rewards Structure
Lighthouse Navigator Visa®	One point for each dollar in qualifying spend	Two points for each dollar in qualifying purchases
Lighthouse Business Visa® Platinum	One point for each dollar in qualifying spend	Two points for each dollar in qualifying purchases
Lighthouse Signature Visa®	One point for each dollar in qualifying spend	Two points for each dollar in qualifying purchases
Lighthouse Visa® Platinum	One point for each dollar in qualifying spend	Two points for each dollar in qualifying purchases
Lighthouse Classic Visa®	One half of a point for each dollar in qualifying spend	One point for each dollar in qualifying purchases

Lighthouse Credit Union Lighthouse Rewards Checking Double Cash Back Promotional Disclosure

Promotional period: November 1 through November 30, 2025.

Promotional offer: Two times (2x) the cash back on eligible debit card purchases for Lighthouse Rewards Checking members. During the month of November 2025, Lighthouse Rewards Checking members will earn 2% cash back on eligible debit card purchases up to \$5,000 in debit card spend during the month. The maximum amount of cash back that can be earned is \$100 per account, including joint accounts. Eligible transactions must post to your account in November 2025 to earn cash back. Cash back bonus will be credited to the members' Lighthouse Rewards Checking account on the last day of the month. We reserve the right to modify or terminate any offer, and to revise terms, at any time without prior notice. We may issue tax documents if required by law. For full details on eligible spend, please review the [Lighthouse Rewards Checking Account Guide](#).