

Citizens Federal Student Banking Rewards Program Terms and Conditions

1. Eligible accounts are limited to student checking, student savings, school savings and accounts.
2. Participants must be an accountholder of an eligible account and no more than twenty-six years of age to be eligible for the student banking rewards program. Limit one program participant per eligible account.
3. Qualifying deposits include any deposit of at least one dollar posted to an eligible account, excluding the following types of transactions and/or deposits: interest payments, refunds and/or store credit of any kind credited to the account.
4. Qualifying deposits are eligible for the student banking rewards program beginning on the date the rewards card is issued to the participant.
5. Qualifying deposits posted to an eligible account prior to the issue date of the rewards card will not be considered eligible and will not be counted on the participants' rewards card, except in the event of a lost rewards card.
6. In the event a participant loses their rewards card, Citizens Federal will issue a new rewards card upon request by the participant and honor the deposits posted to the eligible account(s) beginning on the first day of the month in which the new rewards card is issued.
7. Rewards cards must be redeemed prior to the account being closed or converted into an ineligible account (i.e. any account other than student checking, student savings, or school savings).
8. Participants may redeem their rewards card no more than once per month for a gift voucher, an approximate five-dollar value, awarded to them by Citizens Federal.
9. Citizens Federal reserves the right to change the value of the rewards offered through the student banking rewards program at any time and without prior notice to the participants.
10. Citizens Federal reserves the right to amend the list of businesses partnering with the Citizens Federal student banking rewards program at any time and without prior notice to the participants or the businesses.
11. Gift vouchers must be redeemed within six months from the issue date.
12. Citizens Federal is not responsible for lost or stolen gift vouchers.
13. Gift vouchers issued by Citizens Federal as part of its student banking rewards program have no cash value.