



Reward Program Rules

These are the Reward Program Rules ("Reward Rules") that will apply to the reward program (the "Program"). The Reward Rules will begin to apply to your Account upon the first date that you or someone authorized by you activates the Card or otherwise uses the Account. Please read the Reward Rules carefully and keep them for your records.

In these Reward Rules, "you", "your," and "Cardholder" means each individual agreeing to be responsible for the Account, which may include any joint Cardholder of the Account but does not include any Authorized User. "We," "us," "our," and "Issuer" means Centier Bank, the issuer of the Card, your Account creditor, and administrator of the Program, or any person or entity to which we may transfer the Account. Other capitalized terms used and not defined in these Reward Rules have the same meanings assigned to them in the Agreement.

EARNING REWARDS

- 1. Qualifying Payments:** You will earn rewards based on the amount of Qualifying Payments (defined below) made to your Account. As used in these Reward Rules, "Qualifying Payments" means payments made to your Account in accordance with the Agreement, except payments made using redeemed rewards and payments made after your Account is closed.
- 2. Reward Calculation:** Except as otherwise described in these Reward Rules, you will earn rewards equal to one percent (1%) of the dollar amount of your Qualifying Payments you make on your Account. Qualifying Payments resulting in rewards with redeemable values of less than \$0.01 will be rounded up to the nearest whole cent if equal to or greater than \$0.005 and rounded down to zero if less than \$0.005. You may earn a maximum redeemable value of \$20,000.00 in rewards in each billing cycle.
- 3. No Carryover:** If you make any Qualifying Payments that could have earned additional rewards had the limitations described in these Reward Rules not applied, then the amounts of those Qualifying Payments not resulting in rewards will not count toward the calculation of any rewards.
- 4. When Rewards are Earned:** Rewards are generally earned at the end of each billing cycle and will appear on your billing statement as "Earned this Statement." However, rewards earned on Qualifying Payments made near the end of a billing cycle may take up to one (1) additional billing cycle to be considered earned and appear on your next billing statement.
- 5. Adjustment or Reversal:** We reserve the right to adjust or reverse the amount of rewards that you have earned in the event that (a) any Qualifying Payment has been returned unpaid; (b) any Qualifying Payment becomes the subject of a complaint, dispute, or proceeding (such as a payment warranty claim, fraudulent transfer claim, or a preference or avoidance action in a bankruptcy proceeding); (c) your rewards have been calculated or disclosed in error; or (d) you and we expressly agree to an adjustment or reversal. Such adjustments or reversals may occur before or after the affected rewards have been redeemed and may result in negative rewards. We may add the redeemable value of such negative rewards to the balance of your Account, which will increase the balance that you owe us and may result in additional financial charges or other fees.
- 6. Taxes and Expenses:** All applicable federal, state, and local taxes and any expenses associated with any rewards are your sole responsibility. You should seek the advice of your own legal or tax professionals regarding the tax implications of earning and redeeming rewards.

REDEEMING REWARDS

- 7. Availability of Rewards:** Subject to the cancellation, reversal, or adjustment of any rewards or redemptions as permitted by these Reward Rules, the amount of rewards available for redemption equals (a) the amount disclosed on your most recent billing statement as the "Ending Balance," less (b) any rewards that you redeem during the current billing cycle. Your rewards are considered redeemed, and the balance of available rewards will therefore decrease, as of the date that you request redemption. A rewards redemption may be completed on a later date.
- 8. How to Redeem Rewards:** If you would like to redeem your rewards, please contact us at 800-367-7576 and follow the prompts to complete your request. Unless we otherwise permit you to do so, you may not submit, and we will not process, requests for reward redemptions in person or by electronic or paper mail. We may permit you to redeem rewards in the following ways:
 - (a) Statement Credits:** Rewards may be redeemed as statement credits to be applied to your Account. Statement credits will lower your New Balance disclosed on your billing statement and will be applied to your balance with the highest priced Annual Percentage Rate (APR) first and then any remaining portion will be applied to balances in descending order based on the applicable APR. Statement credits will not be applied toward your Minimum Payments, and you will remain obligated to make your Minimum Payments when due. Please allow up to 3-5 days for your statement credit to post to your Account. While we are processing your request for a statement credit, your Account balances may continue to accrue finance charges.
 - (b) Account Payments:** We may permit you from time to time to redeem rewards as a payment to your Account. Payments using rewards can only be applied to the Account that earned the rewards. Payments using rewards must be requested by 5:00 p.m. during our normal business day, if requested by phone or online, or the close of business of the branch office where you redeem your rewards, to be credited as of such date. Rewards redeemed as a payment will be applied to your Account in the same manner as if such payment were made using other payment methods permitted under the Agreement.
- 9. All Redemptions are Final:** Once a redemption request has been received by us, the redemption is considered final and may not be cancelled, reversed, or otherwise adjusted unless we expressly agree to do so. You agree that we will not be liable for any failure to cancel, reverse, or adjust any redemption of rewards. If rewards are earned with respect to a joint Account, any one of you may, individually and without further authorization, consent, or direction from any other of you, redeem any or all rewards earned. Any dispute regarding rewards redeemed by a joint Cardholder shall be resolved between or among you only, and the Bank shall have no liability to any of you in connection with such a dispute.
- 10. No Transfer:** You are not permitted to transfer rewards to another person or entity (including by operation of law, such as a transfer upon death, bankruptcy or other insolvency proceeding, or as part of a domestic relations matter) or to any other account. Rewards earned on this Account may not be used with respect to another account.
- 11. No Cash Value:** Rewards have no cash value or any other value until the redemption is completed. You have no property rights or other legal interests in the rewards.

LOSING REWARDS

- 12. Expiration:** Your rewards will expire upon the earlier of (a) the date that is thirty-six (36) months after the date on which they are earned or (b) the date that is twenty-four (24) months after the most recent Purchase or Balance Transfer posted to your Account. Expired rewards may not be used to reduce your New Balance as set forth herein.
- 13. When and How You May Lose Rewards:** Your participation in the Program may be terminated if you or we close your Account for any reason or no reason. If your participation in the Program is terminated, you will not be able to earn any additional rewards, and any rewards you have previously earned but not yet redeemed will be forfeited.

CHANGING OR TERMINATING THE PROGRAM

- 14. Promotional Offers:** We may, but are not obligated to, permit you from time to time to earn or redeem rewards pursuant to Promotional Offers. These Promotional Offers may include, but are not limited to, opportunities to earn additional rewards or redeem rewards in ways in addition to the options you may have under the Program. Any Promotional Offer will be deemed part of this Program and, except as modified by the

Promotional Offer, will be subject to these Reward Rules.

15. Changes to the Program: This Program or these Reward Rules may be modified, suspended, or cancelled at any time. For example, we may change how you earn rewards, change how you redeem rewards, or add or delete other terms from these Reward Rules. We will give you notice of any such change as required by law. Your continued participation in the Program after the effective date of any change shall constitute your acceptance of the modified Program and Reward Rules.

OUR LEGAL RIGHTS

16. Our Decisions are Final: Any decisions or determinations made by us under the Program, including interpretation of these Reward Rules and implementation of policies and procedures for administering the Program, will be final, conclusive, and binding.

17. NO REPRESENTATIONS OR WARRANTIES: THE REWARDS PROGRAM IS PROVIDED AS IS, WHERE IS, AS AVAILABLE, AND WITH ALL FAULTS. WE; OUR AFFILIATES, SUBSIDIARIES, CONTRACTORS, AND SUBCONTRACTORS; AND EACH OUR AND THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AND REPRESENTATIVES (THE "PROGRAM PARTIES") MAKE NO REPRESENTATIONS OR WARRANTIES ABOUT THE PROGRAM. THE PROGRAM PARTIES EXPRESSLY DISCLAIM ANY AND ALL REPRESENTATIONS OR WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO REPRESENTATIONS OR WARRANTIES RELATING TO MERCHANTABILITY OR FITNESS FOR INTENDED USE OR A PARTICULAR PURPOSE OR OTHERWISE ARISING BY LAW, CUSTOM, USAGE, TRADE PRACTICE, COURSE OF DEALING OR COURSE OF PERFORMANCE.

18. RELEASE AND INDEMNIFICATION: TO THE FULLEST EXTENT PERMITTED BY LAW, YOU WAIVE AND RELEASE ANY AND ALL RIGHTS, DEMANDS, LIABILITIES, CLAIMS, AND CAUSES OF ACTION WHATSOEVER THAT YOU MAY NOW OR IN THE FUTURE BE ENTITLED TO ASSERT, AND AGREE TO INDEMNIFY AND HOLD THE PROGRAM PARTIES HARMLESS FROM AND AGAINST ANY LOSS, DAMAGE, LIABILITY, COST OR EXPENSE OF ANY KIND (INCLUDING ATTORNEYS' FEES TO THE EXTENT PERMITTED BY LAW) ARISING OUT OF YOUR PARTICIPATION IN THE PROGRAM.

19. Waivers: We may delay enforcing or give up any of our rights under these Reward Rules in certain situations. If we delay enforcing or give up any of our rights, this does not affect our other rights. If we exercise any one of our rights, that exercise will not prevent us from exercising any other of our rights. If we give up a right in one situation, we do not give up the same right in other situations.

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