

2.20.2024 Program Rules

1. Your continued use of your account following receipt of these rules constitutes agreement to all the rules contained herein.
2. You earn rewards for qualifying transactions during the Program period less any credits and plus or minus any adjustments. Some transaction or account types may not be eligible for reward accrual.
3. Except where prohibited by law, errors in the addition or deduction of rewards can occur and may be corrected by the Program provider or your financial institution at any time without notice.
4. Rewards can be used to order redemptions described on the Program website, which may be updated without notice. Except where prohibited by law, redemption options and the corresponding rewards required for redemption, limitations on reward accrual, including monthly, quarterly, and/or yearly reward maximums, reward expiration periods, and increase or decrease in value of net reward accrual are determined by, and may be modified by, your financial institution at any time. Redemptions must be made prior to reward expiration dates. Reward requirements assigned to any redemption are subject to change without notice, and redemption options may be discontinued at any time, except where prohibited by law. Rewards may be redeemed for cash or credit as determined by your financial institution and may not be used in conjunction with promotions or discounts offered outside of this Program. Your financial institution may also limit transferability between accounts and incorporation with other institution Programs or offerings. Rewards have no monetary value outside the Program, nor can they be combined or transferred with or to other loyalty programs. You are responsible for submitting correct information when placing a redemption. Orders requiring correction may be subject to additional fees or may not be processed.
5. Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to web sites associated with this Program. However, neither your financial institution, the Program administrator, nor the Program provider warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. You assume all responsibility for any loss or damage caused by your access or inability to access the sites.
6. Program statements will be available on a periodic basis as determined by your financial institution. Statements will normally reflect the adjusted number of rewards earned, based on previous balance, net purchases, and deductions due to redemption activity. Your financial institution must be notified of any errors or reward discrepancies within 60 days of the date when the error occurred.
7. Your account must be in good standing (i.e., not delinquent or cancelled, or otherwise not usable for charges) to use rewards. Except where prohibited by law, your financial institution reserves the right to terminate or suspend your standing in the Program or deduct rewards from your accumulated total if your account is not in good standing. Your financial institution also reserves the right to establish reward reinstatement procedures and associated fees. Rewards may be forfeited due to violations of these Program Rules.
8. Except where prohibited by law, this Program may be changed or terminated at any time without notice, restriction, or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate rewards or make redemptions can be terminated with or

without prior notice. The redemption value of rewards already accumulated may be changed at any time without notice and without restriction or penalty.

9. Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on a redemption received from this Program will be the sole responsibility of the participant receiving the redemption and not the financial institution, the Program provider, or any of its affiliates.
10. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending redemption order.
11. Please visit the Program website or contact your financial institution for the following:
 - a. The most current version of the Program rules, redemption options, and reward requirements.
 - b. To determine transaction eligibility, eligibility dates, or for special promotions.
 - c. To report errors or reward discrepancies within 60 days of the date of the error.
 - d. To determine if additional rules apply.
12. If any part of these rules are prohibited by state, local, or federal laws or statutes then that specific section shall not apply.
13. Services to administer the Program are being provided by and are the responsibility of the Program administrator. The financial institution, the Program provider and the Program administrator assume no liability or responsibility for the provision of, or failure to provide, the respective services being provided by the administrator. The administrator is an independent contractor and is not affiliated with the financial institution. You agree to hold the Program provider, the administrator, and your financial institution harmless if the supplier of merchandise or services files for bankruptcy or otherwise goes out of business after you have redeemed your rewards and before you use the item or service. You accept all terms and conditions in the Program rules and release and hold the Program provider, the administrator, and your financial institution harmless from any claim, liability or damage relating to this Program or use of any Program item you receive and neither the Program provider, the administrator, nor your financial institution shall be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the Program, or which may result from the provision of goods or services by suppliers.
14. THERE ARE NO EXPRESS OR IMPLIED WARRANTIES WITH REGARD TO ANY REDEMPTION OFFERED BY OR THROUGH THIS PROGRAM, AND YOUR FINANCIAL INSTITUTION AND THE PROGRAM PROVIDER EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
15. These Program Rules may be supplemented from time to time by the terms and conditions and Program rules set forth on the Program website. Any Program rules presented to you during the redemption of rewards, and any additional rules published by your financial institution will also apply.