

Your Supplement to the Cardholder Agreement

How Your Cash Back Rebate Program Works

Premier Rewards and Elite Business Visa® Cards

How you earn Cash Back

- You will earn 1% cash back for every \$1 net dollar(s) in eligible purchases during each billing period. Your cash back rebate will accrue on a yearly basis with December as the annual payout period end.
- Eligible purchases are purchases made with your card for goods and services minus returns and other credits. Foreign transactions will accumulate based on the converted US currency equivalency
- Cash back will not be earned on cash, transactions considered as cash, and money transfers. These include, but are NOT limited to, the following:
 - Cash advances
 - ATM withdrawals
 - Balance transfers
 - Bill payments
 - Payroll distribution
 - Purchase of money orders, traveler's checks, foreign currency, prepaid cards, and securities
 - Money transfers such as wire, person-to-person (P2P), and business-to-business (B2B) transfers
 - Money transfers to load funds to stored value on accounts or cards
 - Gambling (in-person and online) such as lottery, casino, and racing
 - Fees or interest Charges

How you will receive your Cash Back Rebate

- Your cash back rebate will be received in the form of a statement credit for the amount of the cash back accumulated until the annual December payout date, which is the day your December billing cycle closes. The credit will correspond with the CONGRATULATIONS! YOU'VE EARNED A REBATE! amount disclosed on your December statement under the heading "Cash Back Rebate Activity". Any cash back accumulated after your December billing cycle closes will be included in next year's payout. For example, if your December billing cycle closes on December 15, cash back accumulated after December 15 will be included in the next year's payout.

When you will not earn Cash Back

- Credits or refunds for eligible purchases will reduce the cash back rebate you earn. For example, if you have a larger amount of returns than you have eligible sales during a billing cycle, you will have a negative "REBATE EARNED" amount for that cycle. This negative rebate amount will be deducted from the month's "BEGINNING BALANCE" and the difference will be reflected in the year-to-date "REBATE AVAILABLE" balance on your statement.

When you will forfeit your Cash Back Rebate

- You will forfeit your entire cash back rebate balance if your card account is closed for any reason. This includes closure of your card account at your request or closure by Tennessee State Bank. Reasons for closure may include, but are not limited to, delinquency, charge-off, and bankruptcy. You will also forfeit your entire cash back rebate balance if your card account is 2 billing cycles delinquent any time throughout the year. The cash back rebates will start accumulating again once your card account is current again.

Your Cash Back Rebate Program Activity

- Each billing statement, under the heading "Cash Back Rebate Activity", will provide you with a recap of your cash back rebate earnings. The actual cash back rebate that you may be entitled to receive could change depending on the activity on your account throughout the year up until the period end and payout of the cash back rebate. For an example of how this may change, see *When you will not earn Cash Back*.

Other things you should know about this program

- If your rebate undergoes an account transfer due to a lost or stolen card, your accumulated cash back rebate balance will be transferred to the new account
- You are not required to maintain a revolving balance on your account to participate in the Cash Back Rebate Program
- If you have a negative year-to-date cash back rebate balance at payout, your cash back rebate amount will be zero.
- Tennessee State Bank reserves the right to change the terms of this program at our discretion. If you violate or abuse this program, you may forfeit some or all of your accrued cash back rebate.