

# Supplement to the Cardholder Agreement

## How Your Rewards Program Works

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### Cash Back Rewards Card

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#### How you earn Reward Dollars

You will earn Cash Back Reward Dollars for eligible purchases on your Rewards card account. The reward amount you earn will accumulate on a yearly basis with April as the annual payout and period end. The number of Cash Back Reward Dollars you earn is based on a percentage of the dollar amount of your eligible purchases during each billing period. *Eligible purchases* are purchases made on your card for goods and services minus returns and other credits. Foreign transactions will accumulate rewards based on the converted US currency equivalency.

Eligible purchases do NOT include:

- fees or interest charges,
- balance transfers,
- cash advances,
- ATM withdrawals,
- purchases of any cash equivalents (e.g. money orders, money transfers, traveler's checks, foreign currency, prepaid cards, gaming-racing/lottery, etc.)

You will earn a reward of:

- 1% on all other eligible purchases.
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#### How you will receive your Reward Dollars

Redemption will be received in the form of a statement credit for the amount of the reward dollars accumulated until the annual April payout date. This will include any Cash Back Reward Dollars earned during the April billing cycle. The credit will be received as a monetary credit with the description "Cash Back Rewards Credit" on your April statement.

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#### When you will not earn Reward Dollars

Credits or refunds for eligible purchases will reduce the number of Cash Back Reward Dollars 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 Cash Back Reward Dollars amount for that cycle. This negative reward dollar amount will be deducted from your eligible year-to-date Cash Back Reward Dollars total.

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#### When you will forfeit Reward Dollars

You will forfeit your entire reward dollar balance if your card account is cancelled for any reason. This includes closures due to bankruptcy, delinquency, revocation, frozen or charged off accounts. The cancellation indicated includes closure by the credit grantor, or by you, the consumer. You will also forfeit your entire reward dollar balance if your card account is 2 billing cycles delinquent in April when the annual payout is to be received.

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#### The Reward Dollars Summary

The reward dollars shown on your billing statement under the heading Reward Summary is used for tracking purposes. The actual Cash Back Reward Dollars that you may be entitled to receive could change, depending on the activity on your account. For example, a credit for eligible purchases posted to your card account can lower the total year-to-date Cash Back Reward Dollars shown. Also, if a credit to your card account places your eligible purchases in a negative status, the Reward Summary will show a negative amount under the current statement cash back earned.

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#### Other things you should know about this program

If your rewards account undergoes an account transfer due to a lost or stolen card, your accumulated cash back rewards amount will be transferred to the new account.

You are not required to maintain a revolving balance on your account to participate in the rewards program.

If you have a negative year-to-date cash back amount at payout, your cash back rewards amount will be zero.

We may 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 reward dollars.