



Advantis Credit Union Signature Cashback Rewards Program Rules, Terms, and Conditions

Please read and retain these terms and conditions, which contain important information about the Advantis Credit Union Cashback Rewards Program (the "Program") offered in connection with the Advantis Credit Union ("Advantis," "us," "we," or "our") Signature Cashback Rewards credit card. These Rules, Terms, and Conditions (this "Agreement"), supplements the Credit and Security Agreement and Disclosures ("Cardholder Agreement"). In this Agreement, the words "you", "your", "yours", and "cardholder(s)" mean each and all of those who applied for the Advantis Signature Cashback Rewards credit card (the "Account") and are listed on the credit application. The Program is a service provided by Advantis and CU Cooperative Systems, Inc. dba CO-OP Financial Services ("Sponsor") and is administered by ampliFI Loyalty Solutions, LLC ("Administrator").

1. ELIGIBILITY AND ENROLLMENT

The Signature Cashback Rewards Account is sponsored by Advantis and is restricted to Advantis credit card Cardholders in good standing (as defined by us from time to time). We reserve the right to determine in our sole discretion whether you are eligible for enrollment or continued participation in the Program. The rewards program is void where prohibited by federal, state, or local law.

2. ACCEPTANCE

The terms of this Agreement are effective immediately upon your acceptance of the Account. The Signature Cashback Rewards Account will be established in the name of the primary Cardholder and all cash rewards will be awarded to your Signature Cashback Rewards Account. We will only take instructions from a Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not apply for the Account and was not associated with the credit application is not considered a Cardholder under this Program and Agreement. Using your Account following receipt of this Agreement constitutes acceptance of this Agreement and the Cardholder Agreement. If the Cardholder Agreement conflicts with this Agreement, then the terms and conditions stated in the Cardholder Agreement will govern except this Agreement will govern in any matter relating to the Advantis Cashback Rewards Program.

3. QUALIFYING PURCHASES

Only authorized charges for the purchase of goods or services made with your Signature Cashback Rewards Account, less any credits for charge reversals, adjustments or other refunds ("Qualifying Purchases") will earn cash back rewards. Some transaction types may not be eligible for cash back rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), or purchases made when your Account is not in good standing. We reserve the right to determine in our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your cash back rewards balance may be reduced by any returns, credits or other refunds, charge reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed cash back rewards for purchases of goods and services. Advantis or its agents, at their sole discretion, may pursue collection efforts in order to recover any unresolved negative balance owed to Advantis, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by Advantis or its agents for collection services will be your sole responsibility.

4. MERCHANT FUNDED POINTS (ShopSPOT).

Cardholders can earn additional cash back from participating merchants when using their rewards card for purchases at participating ShopSPOT merchants, both online and in-store. Cash back earnings will vary based upon the merchant. Each merchant's cash back earnings ratio is listed on the Program's website.

By providing your email address when you register on the Rewards website, you can agree to receive all future ShopSPOT correspondence and notices electronically to that email address. Email is the primary

method for contacting Cardholders regarding their participation in the Program. It is the Cardholder's responsibility to update or change the email address on file. This can be done on the Program's website. Cardholders may choose to opt out of receiving ShopSPOT correspondence. To opt-out; click the opt-out link at the bottom of the email. Opting out of email correspondence does not disable a Cardholder's ability to earn additional cash back from participating ShopSPOT merchants.

New merchant offers are updated periodically. There is not a limit to the number of times a Cardholder can earn cash back for shopping at a ShopSPOT merchant.

5. CASH BACK REWARDS

For each dollar of Qualifying Purchases charged to your Signature Cashback Rewards Account, you will be awarded a 1.5% (\$0.015) cash reward. If more than one card has been issued for the same Account the cash back earned from each card will be automatically pooled together into one available cash back balance. Cash back rewards may be redeemed as determined by the Credit Union and may not be used in conjunction with promotions or discounts offered outside of this program. You cannot combine or transfer rewards from a Signature Cashback Rewards Account to any other rewards credit card account at Advantis. Cash back will expire on the last day of the month, four (4) years after the date of issuance. Cash back rewards redemption must be requested prior to the cash back rewards expiration date. Your available rewards balance may be monitored in MyCardInfo.

Note: For current APR ranges on the Advantis Signature Cashback Rewards credit card, see credit card rates and related disclosures.

6. REDEMPTIONS

Your cash reward may be redeemed as a statement credit to your Account or as a deposit to an Advantis Credit Union savings or checking account of your choice through MyCardInfo (<https://advantiscu.mycardinfo.com/AccountProfile.aspx>). It may take 1-2 billing cycles for a statement credit to post to an Account. It may take 3-5 business days for a cash back reward to be deposited to your savings or checking account. Your cash back rewards will begin to accumulate from the date of your acceptance of the Signature Cashback Rewards Account. There is no limit to the amount of cash back rewards that you may earn. Cashback rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance. In the event of the death of one cardholder, existing unredeemed cash back rewards will be available for redemption by surviving cardholders.. If there are no surviving Cardholders, accumulated cash back rewards will be forfeited. You will not receive cash back rewards if your Signature Cashback Rewards Account is flagged as Suspended, Lost/Stolen, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with Advantis. The Credit Union reserves the right to terminate or suspend your standing in the program or deduct cash back rewards from your accumulated total if your account is not in good standing.

7. SUSPENSION AND FORFEITURE OF CASH BACK REWARDS

We reserve the right to suspend redemption rights of your cash back rewards in the event there is a dispute between Advantis and you or between another User and you. We may forfeit your cash back rewards immediately if you are in default under the Cardholder Agreement, if we determine that any Cardholder has violated the redemption rules of this Agreement, if any User is in any way involved in fraud, theft, or other illegality, if we determine that your Signature Cashback Rewards Account was used for manufactured spending (purchasing cash equivalents or similar liquid assets for the primary purpose of earning cash back rewards under the Program), if you use of your Signature Cashback Rewards Account harms our membership, or if we terminate or suspend your Signature Cashback Rewards Account for any reason. We will not give you notice of forfeiture. You are not entitled to compensation from us or any other entity when your cash back rewards are suspended or forfeited for any reason.

8. MINIMUM PAYMENT

A statement credit, if applied as a reduction of your account balance, does not constitute a credit toward your Minimum Payment. You are required to make at least the Minimum Payment due on your account. You also remain responsible for any outstanding balance owed on the account after the credit is applied.

9. CHANGES

We may, from time to time and at any time in our sole discretion amend this Agreement and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of cash back rewards, the type of transactions which qualify for cash back rewards, the type and/or value of cash back rewards, the availability of cash

back rewards, the cash back rewards offerings, the expiration of cash back rewards, the imposition of an annual membership fee or the increase of any fees associated with the cash back rewards, or the number of cash back rewards which may be earned. Your continued receipt of cash back rewards does not give you any vested rights and you may not rely upon the continued availability of cash back rewards. We may post any such changes to the Agreement on the Web Site (www.advantiscu.org).

10. TERMINATION OR CANCELLATION

This program and agreement may be changed, suspended or terminated at any time without notice, restriction, or penalty. A specified period of time for redemption of existing cash back rewards may be provided prior to program termination. Our decisions regarding such suspension or termination are final. If any party suspends or terminates the Signature Cashback Rewards Account or if any Cardholder changes to a non-cash back card, no further cash back rewards will be awarded and this may result in immediate forfeiture of your accrued cash back rewards balance. You will continue to be obligated to make monthly payments and comply with all of the terms and conditions stated in your Cardholder Agreement.

11. INCOME TAXES

Earning cash back rewards may result in tax liability. Any applicable federal, state, or local tax obligations related to the Signature Cashback Rewards Account are your sole responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program. Tax reporting, if any, will be made to the tax identification number of the primary Cardholder and not to the tax identification number of any of the other Users of the Account.

12. Liability and Warranty

You accept all terms and conditions in this agreement and agree to hold the cash back rewards provider and the Credit Union harmless from any claim, liability, or damage relating to this program. The cash back rewards program is being presented with no express or implied warranty or condition. In particular, there are no express or implied warranties including merchant ability and fitness for a particular purpose not specified herein respecting this agreement.