

## Cash Back Rewards Program Details Terms and Conditions Cash Back Rewards

1. Kinecta offers a Cash Back Rewards Program ("Program") at no additional charge. The Program begins upon activation of the MyPerks, or MyPro Business credit card (collectively "Card").

2. For the purposes of the Program, the Card Anniversary Date is the date on which your original Card was opened, regardless of whether the Card was reissued, converted from another program, or if the account number was changed.

3. You will earn base Cash Back Rewards of 1% on all new Net Purchases (qualifying purchases less credits, returns, and adjustments) charged to the Card each billing cycle. There is no limit on the Cash Back Rewards that may be earned.

4. Bonus Categories:

- MyPerks Credit Card: Gas and Groceries are designated bonus categories for the MyPerks Credit Cards. You will earn total Cash Back Rewards of 3% (consisting of 2% bonus Cash Back Rewards and 1% base Cash Back Rewards) for the first \$6,000 of Net Purchases made at eligible gas merchants during each year beginning at Card activation. You will earn total Cash Back Rewards of 2% (consisting of 1% bonus Cash Back Rewards and 1% base Cash Back Rewards) for the first \$6,000 of Net Purchases made at eligible grocery merchants during each year beginning at Card activation. Once you reach the \$6,000 limit on gas, you will only earn base Cash Back Rewards of 1% for Net Purchases in excess of \$6,000 in each year for this category until the Anniversary Date of your Card. Once you reach the \$6,000 limit on groceries, you will only earn base Cash Back Rewards of 1% for Net Purchases in excess of \$6,000 in each year for this category until the Anniversary Date of your Card.
- MyPro Business Credit Card: Gas and Office Supplies; and Dining, Entertainment and Travel are designated bonus categories for the MyPro Business Credit Cards. You will earn total Cash Back Rewards of 3% (consisting of 2% bonus Cash Back Rewards and 1% base Cash Back Rewards) for the first \$6,000 of combined Net Purchases made at eligible gas and office supply merchants during each year beginning at Card activation. You will earn total Cash Back Rewards of 2% (consisting of 1% bonus Cash Back Rewards and 1% base Cash Back Rewards) for the first \$6,000 of combined Net Purchases made at eligible dining, entertainment and travel merchants during each year beginning at Card activation. Once you reach the \$6,000 limit on combined gas and office supply Net Purchases, you will only earn base Cash Back Rewards of 1% for Net Purchases in excess of \$6,000 in each year for the combination of these categories until the Anniversary Date of your Card. Once you reach the \$6,000 limit on combined dining, entertainment, and travel Net Purchases, you will only earn base Cash Back Rewards of 1% for Net Purchases in excess of \$6,000 in each year for the combination of these categories until the Anniversary Date of your Card.

- Relationship Bonus Category: On each Anniversary Date of your Card, you will qualify for up to a 20% Relationship Bonus on the Cash Back Rewards you earned on your Card for the preceding year. Relationship Bonus is applied to the total Cash Back Rewards earned between Anniversary Dates. Only primary account holders are eligible for Relationship Bonus.
  - A 5% Relationship Bonus will be earned if your credit Card account is open and in good standing on your Anniversary Date.
  - If you have any of the following account types that are being serviced by Kinecta, you will be eligible to earn an additional 5% Relationship Bonus: Checking Plus, Business Essentials Checking, share certificate, mortgage loan, vehicle loan, Kinecta Financial & Insurance Services investment account, or business/ commercial loan. The Relationship Bonus is applied towards Cash Back Rewards earned from the date the account is opened or loan is funded.
  - The Relationship Bonus will be posted to your rewards balance within 90 days of your Anniversary Date. Relationship Bonus will only be applied if the account and/or loan is open and in good standing on your Anniversary Date.
  - Combined Relationship Bonus may not exceed 20% of the total Cash Back Rewards earned for the preceding year. Only one account per account type counts towards the Relationship Bonus, and only accounts under the primary cardholder's membership will be eligible. For example, if you have three (3) Checking Plus accounts, this would only qualify you for an additional 5% Relationship Bonus.
  - Kinecta reserves the right to change the account types that qualify the cardholder for the Relationship Bonus.
  - Cash Back Rewards that are added to your account for reasons other than being earned from Net Purchases are not eligible for the Relationship Bonus. Examples of types of Cash Back Rewards that are not eligible include but are not limited to: Cash Back Rewards from points/ rewards that are converted from another rewards program, courtesy Cash Back Rewards credits, and Cash Back Rewards earned from promotions.
  - Only Cash Back Rewards that are earned on a MyPerks, or MyPro credit card are eligible for the Relationship Bonus.
5. Net purchases are rounded to the nearest dollar and are subject to verification.
6. Eligible merchants for the Bonus Categories include: (a) Grocery (representing Grocery Stores/ Supermarkets (MCC 5411), Freezer/Meat Lockers (MCC 5422), Candy/Nut/ Confection Stores (MCC 5441), Bakeries (MCC 5462), and Misc. Food Stores (MCC 5499) -- please note superstores, discount stores and warehouse clubs are not included in this list; (b) Gas (representing Service Stations (MCC 5541) & Automated Fuel

Dispensers (MCC 5542) – please note that superstores and warehouse clubs that sell gasoline are not considered service stations; (c) Office Supplies (representing Office & Photo Equipment (MCC 5044), Stationary, Office Supplies, Printing and Writing Paper (MCC 5111), Computer Software Stores (MCC 5734)); (d) Dining, Entertainment and Travel (representing American Airlines (MCC 3001), Southwest (MCC 3066), Emirates Airlines (MCC 3026), Jetblue Airways (MCC 3174), Alaska Airlines (MCC 3256), Spirit Airlines (MCC 3260), Hertz (MCC 3357), Payless Car Rental (MCC 3359), Alamo Rent-A-Car (MCC 3387), Avis Rent-A-Car (MCC 3389), Dollar Rent-A-Car (MCC 3390), Enterprise Rent-A-Car (MCC 3405), Holiday Inn Express / Holiday Inn (MCC 3501), Sheraton Hotels (MCC 3503), Westin Hotels (MCC 3513), La Quinta Motor Inns (MCC 3516), Hilton Garden Inn (MCC 3604), Courtyard By Marriott (MCC 3690), Motel 6 (MCC 3700), The Venetian Resort Hotel Casino (MCC 3773), Taxicabs/Limousines (MCC 4121), Travel Agencies & Tour Operators (MCC 4722), Tolls/Bridge Fees (MCC 4784), Transportation Services (Not Elsewhere Classified) (MCC 4789), Eating Places & Restaurants (MCC 5812), Drinking Places (MCC 5813), Fast Food Restaurants (MCC 5814), Hotels, Motels, and Resorts (MCC 7011), Car Rental Agencies (MCC 7512), Truck/Utility Trailer Rentals (MCC 7513), Parking Lots, Garages (MCC 7523)). Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business, and this MCC is used to determine whether purchase falls into one of the Bonus Categories above.

We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into purchase categories to offer bonus rewards to you. Purchases processed through merchants that do not process transactions under the eligible MCC and purchases processed through third-party payment accounts (e.g. PayPal) will not qualify to receive bonus Cash Back Rewards. Purchases made through a third-party payment account or on an online marketplace (with multiple merchants) will not earn bonus Cash Back Rewards. A purchase may not earn bonus Cash Back Rewards if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet. Kinecta reserves the right to modify the qualifying merchants at any time.

7. Cash Back Rewards will not be earned or accumulated for the following transactions/ purchases: cash advances, ATM transactions, wire transfers, purchase of money orders, convenience checks, traveler's checks, casino gaming chips, lottery tickets, finance or interest charges, late fees, annual fees, over-limit fees, balance transfers, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Unauthorized transactions, including those made with a lost, stolen, canceled, or fraudulent Kinecta Credit Card do not earn points.

8. Credit card charges that are in dispute and/ or purchases made in violation of law or the terms governing your credit card account (as determined by Kinecta in Kinecta's sole discretion) will not earn Cash Back Rewards.

9. You are responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.

10. Kinecta shall have no liability for disagreements between

cardholders regarding Cash Back Rewards. Disputes regarding Cash Back Rewards earnings are not treated as card billing disputes. Kinecta's decisions regarding Cash Back Rewards disputes shall be final.

11. Cash Back Rewards rights are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).

12. Kinecta reserves the right to disqualify any cardholder from participation in the Program and invalidate all Cash Back Rewards for abuse, fraud, or any violation of the Program terms and conditions. Kinecta may make such a determination in its sole discretion.

13. If Kinecta terminates the Program, you will have until the termination date to redeem your Cash Back Rewards. Any unredeemed Cash Back Rewards remaining after the termination date will be forfeited. Your credit card account must be open and in good standing to be eligible to earn or redeem rewards. If your credit card account is closed or becomes delinquent (You fail to make a required payment when due), the Cash Back Rewards associated with your credit card account will not be available for redemption. If your credit card account is restored to good standing, any previously earned and unexpired rewards will be reinstated. If your credit card account is closed, charged off or the balance is discharged in bankruptcy proceedings the earned Cash Back Rewards are forfeited.

14. Cash Back Rewards associated with this credit card expire three (3) years after they are earned.

### Rewards Redemption

1. Redemption will be processed upon cardholder's request by calling 888.806.7833

2. You may apply your Cash Back Rewards to your Kinecta credit card loan account or deposit to your Kinecta savings or checking account. Cash Back are deducted from your balance as they are redeemed.

3. Statement credit rewards: Cash Back Rewards applied to a Kinecta credit card account will reduce the credit card principal balance, and will not eliminate your obligation to make your minimum monthly payment when due or advance your next payment. Cash Back Rewards credits cannot exceed the amount of the outstanding balance on your Kinecta credit card account. It may take up-to 1-2 billing cycles for a statement credit to post to an account.

4. Cash Back Rewards: Cash Back rewards may be deposited to a Kinecta savings or checking account and may take 3-5 business days to be deposited to an account.

5. You earn U.S. \$1 for every reward dollar redeemed.

6. You cannot redeem any Cash Back Rewards if your credit card account is delinquent or not in good standing.

**We reserve the right to change the terms and conditions of this Program and/or terminate or temporarily suspend the Program at any time, with or without notice to you. Program void where prohibited.**