

## Card Rewards Program Terms and Conditions

### General

- Eligibility is restricted to current First Bank's Rewards eligible debit and credit card holders at First Bank in good standing.
- First Bank's Rewards Program and benefits are offered at the sole discretion of First Bank, who reserves the right to cancel, change or temporarily suspend the program at any time without notice. Cancellation or suspension could result in the forfeiture of earned points and a change in the redemption of any outstanding rewards.
- First Bank reserves the right to amend terms and conditions at any time without notice. In addition, the bank can amend available rewards, levels of points required for a specific reward, level of points earned for purchases and eligible level of points allowed in a given period.
- First Bank reserves the right to disqualify any cardholder from participating in the program and to invalidate all rewards points for abuse, fraud or any violation of the program terms and conditions at its sole discretion.
- All rewards are subject to availability. Certain restrictions apply. First Bank's Rewards Program is void where prohibited by federal, state, or local law.
- By accepting and using program rewards, the account holder or any other beneficiary of program rewards release, discharge, and hold harmless First Bank, MasterCard, Breakaway Rewards, the program administrator, and their respective subsidiaries, affiliates, employees, officers, directors, successors and assigns from all claims, damages or liability including but not limited to physical injury or death, arising out of participation in the program.
- The cardholder is responsible for any personal tax liability related to participation in the program or as a result of points earned and/or redeemed.

### Earning Points from Qualified Purchases

- Once enrolled in the program, the cardholder will accumulate points as follows, based upon card type:
  - Platinum Debit Card: 1 point for every three U.S. dollars in qualified net purchases.
  - Business Debit Card: 1 point for every three U.S. dollars in qualified net purchases.
  - Platinum Rewards Credit Card: 1 point for every 1 U.S. dollars in qualified net purchases.
  - World Business Rewards Card: 1.25 points for every 1 U.S. dollars in qualified net purchases.
- A "Net Purchase" is defined as the dollar value of goods and services purchased with the card after the enrollment date, minus any credits, returns, or other adjustments as reflected on the monthly account statements, excluding, card-related service charges, fees, and/or unauthorized charges.
- Points are earned for each net dollar spent for non-PIN retail purchases (gross retail purchases less any returns or credits). Convenience checks, unauthorized charges, lottery tickets, traveler's checks from a non-financial institution, foreign currency, bail bonds and fees of any kind are excluded.
- Points earned for returned purchases will be subtracted from your point totals.
- Earned points are calculated on actual dollars spent. Points are rounded to nearest whole point.

### Pooling – Personal Accounts

- Personal/consumer cardholders may combine or "pool" the points earned from their rewards eligible debit or credit card account(s) together with any other cardholder's rewards eligible debit or credit card account(s) enrolled in our Rewards Program.
- Requests for Pooling with friends and family must be via online with specific account information required in order to set up or join the pool. All pooling requests must be completed using the Rewards Center website.
- To participate in Pooling, all cardholders must acknowledge the Program rules for pooling points in the Program, and fully understand that there is an inherent risk for cardholders when choosing to pool all of the points they have earned individually on the pooled account(s) with others in the pool.
- The originator of the pool (Administrator) may assign who will have access to view and redeem points from any of the accounts linked in their pool. Accounts designated as "authorized user" cannot redeem points.
- All points accrued, redeemed and expired will be determined based on a first-in first out (FIFO) accounting convention, regardless of the individual cardholder that has requested the actual redemption.

## Pooling – Business Accounts

- Requests for Pooling of business accounts may be facilitated by a First Bank Card Services representative by calling 866-256-2273, weekdays from 8:30 am – 5:00 pm (Eastern).
- Business cardholders enrolled in our Rewards Program can roll-up/combine points earned from their eligible debit or credit card account(s) together with any other eligible debit or credit cardholder account(s) enrolled in our Rewards Program.
- Business accounts can be pooled with personal/consumer accounts.
- The Business may assign who will have access to view and redeem points from any of the accounts linked in their pool. Accounts designated as “Authorized User” cannot redeem points.
- When Pooling is set-up for Business debit and credit cards, a Administrator must be assigned to manage the pool of accounts.
- A Business may choose to have some accounts retain individual access to view and redeem points outside the broader pool.
- If a Business account with Rewards is not designated to pool, the account will operate by default as a standalone account.
- All points accrued, redeemed and expired will be determined based on a first-in first out (FICO) accounting convention, regardless of the individual cardholder that has requested the actual redemption.

## Point Redemption

- Points must be posted to the account in order to be redeemed.
- To redeem points for rewards, cardholders may call 866-605-2943, 8:00 am – 8:00 pm (Central) Monday – Friday or use the rewards website located through [www.localfirstbank.com/rewards](http://www.localfirstbank.com/rewards).
- Points are valid for three years (Consumer and Business Debit Cards and Consumer Credit Cards) and the expiration for Business Credit will be 4 years beginning June 30, 2017. All business points earned prior to June 30, 2017 will have their expiration clock reset to begin on June 30, 2017 and will expire on June 30, 2021.
- These points have no cash value and are not transferable except as used in accordance with the Terms and Conditions of the program and reward suppliers.

## Airline Tickets – Traditional Travel

- All dollar-off award terms and conditions are based on the rules of the airline fare/ticket booked.
- Tickets will be issued within 24 hours of booking and will be electronic.
- Electronic ticket travel itineraries will be emailed or faxed. Travel itinerary discrepancies must be reported to the First Bank rewards center within 24 hours of the travel redemption.
- A per ticketing fee will be charged for the issuance of travel agent assisted reservations, payable by the cardholder as referenced below:

Air	Call Center - \$25
	Online - \$15
Hotel Bookings	Call Center - \$10
	Online - \$7.50
Car Rentals	Call Center - \$5
	Online - \$4
Cruise	Call Center - \$50
	Online - \$30
Custom Packages	Call Center - \$50
	Online - Not available
Real Time Experiences (Packaged Vacations)	Call Center - \$35
	Online - \$25

- Applicable lost ticket application fees and/or replacement costs will be the responsibility of the cardholder.
- First Bank and the Program are not responsible for the performance by the airlines of the ticketed transportation. All reservations and ticketing are subject to the conditions of carriage of the party providing the transportation, including exclusions and limitations of liability. Additional fees and restrictions may apply.
- Tickets may be issued in any name designated by the cardholder. Tickets are non-refundable. Lost, stolen, or expired tickets may be replaced at the discretion of the airline and are subject to applicable fees.
- Travel documents are the responsibility of the cardholder.

**Traditional Travel**

- The Travel My Way feature of the One Rewards program allows the cardholder to travel plans through any online travel website – agency, airline, hotel, rental car, or resort.
- The cardholder can find the best price, location, and time to suit their needs without blackout or limitation to provider.
- Once the provider is selected, pay, the cardholder will pay, as normal with their First Bank Rewards Debit or Credit Card
- After the charge posts, the cardholder can visit the rewards website to redeem points for the cost of the trip.
- Redemption must take place within 90 days of the charge posting.
- Travel transactions include those with a Merchant Category Code related to travel.

**Merchandise**

- Returns are only accepted for merchandise that is damaged, defective, or incorrectly shipped. Cardholder must provide notification of damaged/defective merchandise within 24 hours of receipt. The manufacturer's warranty applies to all merchandise rewards offered.
- Delivery of merchandise and gift certificates will be made by ground delivery service or first-class mail and cannot be made to post office box. Please allow approximately three weeks from time of order for delivery.
- The cardholder will be responsible for merchandise shipping charges if delivered outside the 48 contiguous United States.

**Local Rewards - Voucher/Certificate**

- The voucher must be used within the expiration date printed on the voucher. Please read the voucher terms and conditions upon receipt as certain restrictions may apply for use of the voucher.
- Delivery of gift certificate/voucher will be made by ground delivery service-signature required or first-class mail. Please allow three to four weeks from time of order.
- The voucher contains a reservation code and toll-free number which must be referenced when calling the voucher provider to arrange your reservation in advance of the use of the voucher. Usage of this voucher is subject to availability with the named provider.
- Vouchers may not be returned once received by award recipient.
- First Bank reserves the right to substitute a gift card for a local rewards voucher/certificate at the same value of the points redeemed.

**Gift Certificates/Gift Cards**

- Gift certificates/gift cards have no value except when used in accordance with the terms and conditions of the Program and participating suppliers.
- Gift certificates/gift cards must be surrendered at redemption, are not refundable, exchangeable, and cannot be used against outstanding cardholder balances. Gift certificates/gift cards may not be resold.
- All gift certificates/gift cards are subject to availability and certain restrictions apply. First Bank may make substitutions of equal or greater value when necessary.
- Gift certificates/gift cards are not transferable unless otherwise noted on the gift certificate/gift card.
- First Bank and participating suppliers are not responsible for replacing lost, stolen or expired gift certificates/gift cards.
- Gift certificate/gift cards use is subject to the terms and conditions printed thereon.
- Gift certificates/gift cards are valid only at participating suppliers through the expiration date printed on the gift certificate/gift card.
- Delivery of gift certificate/gift card will be made by ground delivery service-signature required or first-class mail. Please allow three to four weeks from time of order.
- Gift certificates/gift cards may not be combined with any other promotional offers from First Bank or participating suppliers.
- In the event the goods and services purchased are less than the face value of the gift certificate/gift card redeemed, the policy of the supplier will determine whether credit or gift certificate/gift card value for the difference will be given.
- Gift certificates/gift cards as rewards are void where prohibited by law.
- Cardholder must notify the rewards center within 90 days to report non receipt of gift certificate/gift card.