

Rewards Program Terms and Conditions

Introduction

These Central Trust Bank ("BankCard Services") Rewards Program Terms and Conditions are provided to Accountholders ("You" or "Your") for the purpose of explaining and defining the BankCard Services Rewards Program products, services, and redemption offers which are only available to individuals who are qualified BankCard Services credit card holders and who have a BankCard Services Rewards Account.

Definitions

A qualifying purchase ("Qualifying Transaction") shall mean: (i) a transaction that is charged to an eligible credit card account covered by the Program ("Account"), and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. No Points are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your Account. Questions concerning eligible transactions and what constitutes Net Merchandise Purchases will be determined in the sole discretion of BankCard Services.

Merchant Categories: Please note that merchants self-select the category in which transactions will be listed and some merchants may be owned by other companies, therefore transactions may not be counted in the category you might expect.

Purchases made using Near Field Communications (NFC), virtual wallets, or similar technology may not be eligible for bonus points.

Point Earnings/Accumulation

1. You will earn and accrue points on purchase activity and usage of your Account according to the following point earnings scale:
 - i. For all qualified BankCard Services credit card accounts, other than a Mastercard® World Elite account, you will earn one point (1%) for each U.S. Dollar of Net Merchandise Purchases, or
 - ii. For all qualified Mastercard World Elite accounts, you will earn one and a half points (1.5%) for each U.S. Dollar of Net Merchandise Purchases.
 - iii. Qualified credit card Accountholders, who also have a Max Money™ Checking Account will earn one bonus point (1%) on the first 5,000 U.S. Dollars of Net Merchandise Purchases each calendar year.
2. We encourage You to frequently review your Rewards Account Summary, which is available online, or on Your monthly account statement. Once posted to your account, these points are available to You should You choose to redeem them.
3. The points You earn will be credited to Your Rewards Account on a daily basis. There is no limit on the number of points You can earn each year. You cannot earn points during any period in which Your Account is not open or is not in Good Standing ("Good Standing" means an Account is not designated by BankCard Services as lost, stolen, credit-revoked, closed, bankrupt, charged-off, security fraud, past due or delinquent over 31 days). If it has been more than thirty (30) days since the transaction and points are not reflected on Your Rewards Account Summary, please contact customer service. Inquiries must be made within sixty (60) days of the transaction.
4. Points can be used to order only the awards ("Awards") available in the current Program. You may select Awards from any level, as long as You have a sufficient number of Points available in Your Account as of the date Your redemption is processed. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your Points may be returned to Your Account.
5. No points will be retroactively applied to Your Rewards Account for otherwise qualifying transactions occurring during any period in which Your Account was not in Good Standing.
6. All transactions in U.S. Dollars for which points are awarded to You will be rounded to a whole-dollar amount for purposes of determining the number of points to be awarded.
7. You will automatically begin earning points upon opening Your eligible Account. You may notify BankCard Services that You want to withdraw from the Program at any time.

8. Rewards Account Summary Information will be included with your monthly Account Statement. Summary Information will include previous total points balance, points earned during that statement cycle, less any point reduction for redemptions, other adjustments (refunds, returns or adjustments), any bonus points earned and the current points balance, along with expiring points and the expiration date will be displayed. The content or layout of the Rewards Account Summary Information are subject to change from time-to-time at the discretion of BankCard Services.
9. All points earned by You will accrue to and be available for redemption by You for five (5) years from the calendar month in which those points are posted to Your Rewards Account. Accrued, unredeemed points that were placed on the Rewards Account during the fifth preceding calendar year month expire and will be deducted from the Accountholder's Rewards Account balance of available, unredeemed points as of the end of that month. **(Example: unredeemed points that were credited to a Rewards Account in July of the year 2015 will expire and be deducted from the Rewards Account at the end of July of the year 2020.)** Points due to expire at the end of the current month will be shown on Your Rewards Account Summary, on your Account statement and online.

Redemption of Points

10. Points have no cash value. Points cannot be exchanged for cash or credit; used with any other offer, promotion or discount; combined with cash to obtain any Awards; or, earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified.
11. You may redeem points credited to the Rewards Account online, by contacting the My Bankcard Rewards Service Center by toll-free number 855-575-4638, or other methods as may be available from time-to-time and identified by BankCard Services. Redemptions are subject to point availability and other requirements contained in these Rewards Program Terms and Conditions.
12. Your rewards will not be available for redemption until posted to Your Rewards Account regardless of the date of the transaction for which points are earned.
13. Points used by You for redemption will be those unredeemed points that have been on the Rewards Account the longest time.
14. Points earned by You may be redeemed for an Airline Ticket Credit Redemption, a Travel Redemption, a Cash Back Redemption (see Cash Back Redemption section for definition), a Gift Card Redemption, or a Merchandise Redemption (collectively, a "Redemption Reward" or "Reward"). All redemptions are final. BankCard Services is not responsible for Rewards or correspondence lost or delayed due to U.S. Mail Delivery.
15. You may redeem points for purchases through Central Bank's proprietary travel agency, Central Travel. To be eligible for redemption, purchases must be for tours, trips or cruises, offered through a third-party travel company, or cruise line. To redeem points through Central Travel, call (573) 634-1317, and your travel agent will process the redemption.

SHOP

Merchandise Redemption

16. Products are not intended for resale and are only intended as awards, rewards or prizes in an incentive and promotional program. This item can only be shipped to the 48 contiguous states. We regret it cannot be shipped to PO Boxes/APO/FPO, Puerto Rico and all other international locations. Merchandise point levels include all taxes, shipping, handling and delivery charges. Merchandise orders may take 4-6 weeks for delivery.
17. Merchandise cannot be returned or exchanged unless the merchandise arrived damaged, defective or if the wrong item was shipped. Returns and exchanges will only be accepted within 30 days from the date of delivery by the carrier.

Gift Card Redemption

18. Gift cards will not be personalized and are transferable.
19. There are no expiration dates, maintenance or usage fees for gift cards. If you select expedited, express, or international shipping, you will be charged a shipping fee.
 - i. **FIRST CLASS US MAIL (Domestic):** Your item(s) will be shipped within 7-10 business days via First Class US mail at no additional charge. However, this does not include tracking or replacement of lost or stolen items. **FIRST CLASS TRACKABLE (Domestic):** Track the progress of your shipment for an additional charge. **FIRST CLASS TRACKABLE SIGNATURE REQUIRED:** A signature is required from someone at the delivery address.

- ii. **OVERNIGHT WEEKDAY DELIVERY:** Prior to 12 pm ET Mon- Fri, your redemption will be shipped today for delivery tomorrow for an additional charge. After 12 pm ET Mon – Fri, your redemption will be shipped out the next business day for an additional charge. **OVERNIGHT DELIVERY SIGNATURE REQUIRED:** A signature is required from someone at the delivery address for an additional charge. **OVERNIGHT SATURDAY DELIVERY:** Available from 1:00 pm ET on Thursday until 1:00 pm ET on Friday. Your redemption will be shipped today for delivery Saturday for an additional charge.
- iii. **FIRST CLASS US MAIL INTERNATIONAL:** Your item(s) will be shipped in 14 to 21 days and there will be an additional charge. This does not include tracking or replacement of lost or stolen items. **INTERNATIONAL PRIORITY SIGNATURE REQUIRED:** Delivery typically in 1 to 3 business days, next business day to the US, Canada, Mexico and the Caribbean. Reach major cities in Europe by 10:30 am typically in two business days. A signature is required from someone at the delivery address.

TRAVEL

- 20. The minimum redemption level for any travel redemption is \$100.00.
- 21. Points can be redeemed for airline travel (both purchases and credit), hotel accommodations, car rental and to purchase tickets to attractions and events.
- 22. The cost of any Ticket that exceeds the amount of the Reward Redemption must be paid at the time of the Reward Redemption. The cost of any Ticket that is less than the amount of the Reward Redemption will not result in the payment to You of the difference between the Reward Redemption amount and the actual cost of the Ticket.

Airline Travel

- 23. You can search for the flights you want to book online at the Travel Rewards section of the Program website. If you do not have enough points to purchase the entire ticket, you may redeem for a portion of the cost and pay the balance with Your Credit Card associated with the Rewards Account.
- 24. There are no blackout dates or other travel restrictions. Reservations for tickets exclude the use of charters, wholesalers, consolidators and any internet fares that are not published, available through the Global Reservation System (GDS), and/or available for ticketing through a certified travel agency.
- 25. Cardholder must meet the eligibility requirements established by the airline provider.
- 26. Airline ticket prices do not include baggage fees and some international departure taxes. A departure tax is a fee charged (under various names) by a country when a person is leaving that country. The traveler is responsible for obtaining the appropriate international travel documents, such as passports and visas. The traveler should have valid government issued photo ID upon airport check-in. Visit Travel.State.Gov for passport and visa requirements.
- 27. You may redeem points for travel in any class of service on a major airline carrier, providing that the fares, schedules and ability to generate an electronic ticket are possible through the Global Reservation System (GDS). All travel itineraries and supporting documents will be sent via email.
- 28. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. BankCard Services is not responsible for the performance of the airline. Airline Tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and are subject to airline rules, penalties and fare difference charges. This includes taxes, destination charges and any other applicable fees. There is a \$25.00 Service Fee for all Airline Tickets.
- 29. Ticket for airline Rewards seats are limited to class of service/fare basis; capacity controlled and are subject to availability. NOTE: Specific seat assignments cannot be guaranteed. The agency will make their best effort to request Your preference. However, we recommend following-up with the airline directly to ensure Your seat request. When schedule changes occur, You must re-request a new seat assignment.
- 30. Neither BankCard Services, or its third-party service providers, their respective employees, officers, affiliates or agents maintains any control over personnel, equipment or operations of any airline carrier. The passage contract in use by the airlines, and other carriers will constitute the sole contract between You/Your travel companions and the carriers. The responsibility of any airline carrier to You/Your travel companions is limited to the airline carrier's contractual and statutory liability as a common carrier.

31. Neither BankCard Services, or its third-party service providers, their respective employees, officers, affiliates or agents shall be liable for any bodily harm and/or property damage which may result from Your participation in the Program, Airline Ticket Credit Redemption, nor for the performance by the airlines of the ticketed transportation. BankCard Services does not guarantee or warrant the goods and services offered by any airline.
32. Unused, lost, stolen or otherwise destroyed Tickets or documents are not reusable or replaceable. Points are considered fully redeemed when an airline Ticket is issued and emailed to You.

Hotels

33. Cardholder must meet the eligibility requirements established by the hotel provider.
34. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas, as applicable. Visit Travel.State.Gov for passport and visa requirements.
35. Most hotel rates allow cancellation with a minimum of a 24-hour notice.
36. Please see the specific hotel/rate cancellation policy at the time of booking.
37. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3-4 weeks for points to post to the account.
38. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.
39. BankCard Services assumes no responsibility for advising guests of proper travel documentation.
40. BankCard Services is not responsible for the performance of any hotel provider.

Cars

41. Rental Policies
 - i. Must Return To Requested City To Use A Debit Card At A Location That Accepts Them You Are Subject To Additional Credit Checks Or Must Present Additional Identification. The Minimum Rental Period Is 001 Day Min Age 21. 21-24 Ua Surcharge 27.00dy Other Restrictions May Apply. Contact Local Rep For Details 10.00 Extension Fee May Apply 15.00 Late Fee May Apply Fuel Policy Full To Full
42. Terms and Conditions
 - i. Rental charges are due at pick-up. Car rental companies require the driver to supply a credit card in his/her name in order to pick up the car. Car rental companies require a valid driver license in order to pick up the car. Additional restrictions and fees may apply based on driver's age. Additional charges may apply for required insurance, optional equipment items, or additional drivers. These services can be purchased from the rental car company at the time of rental. You have read the car rental polices. You have read the terms and conditions.

Attractions

43. All charges will be due at time of redemption. Either electronic or paper voucher must be presented to the vendor at the time of fulfillment. The cancellation policy for each tour is set at the discretion of individual tour operators.

Events

44. All orders are subject to ticket availability. We reserve the right at any time after receipt of your order, without prior notice to you, to cancel your order or supply less than the quantity you ordered of any item prior to the scheduled event. If no alternates are available, your credit card will not be charged, or the entire amount charged will be refunded and rewards used reinstated to your account, and you will be notified via email by Preferred Access Tickets.

CASH BACK

45. The minimum redemption level for any Cash Back Redemption is \$25.00.
46. You may redeem points for Statement Credit, Direct Deposit, or Pay Me Back Redemptions
47. Statement and/or Transaction credits appear on your bill as an adjustment and not as a payment, so please make sure you pay your minimum payment due each month. Receipt of a statement credit does not affect your responsibility to

pay your minimum payment shown on each monthly statement you receive. If the reward causes a credit balance on your account, the credit adjustment will remain on your account but the points will not be reinstated.

48. Statement and/or Transaction Credits will be processed within 5-7 business days from the date of redemption.

Statement Credit Redemption

49. You may redeem points for a Statement Credit. This will post an adjustment to your credit card account in the amount of the redemption.

Direct Deposit Redemption

50. You may redeem points for a direct deposit credit into Your checking or savings account.

51. Electronic deposits can only be credited to an account at Central Trust Bank or one of its affiliate banks. Eligible Banks/Bank Routing Numbers are:

Bank Name	Bank Routing Number
Central Bank	086500634
Jefferson Bank	086501578
Central Bank of Branson	081518375
Central Bank of Lake of the Ozarks	081509070
Central Bank of the Midwest	101201892
Central Bank of Sedalia	101902052
Central Bank of Boone County	081500859
Central Bank of St. Louis	081004601
Central Bank of Moberly	081500749
Central Bank of Audrain County	081501489
Central Bank of the Ozarks	086518477
Central Bank of Oklahoma	103912723
Central Bank of Warrensburg	101904911

Deposit account must be owned by the primary card member as registered on your Account. Funds should be deposited into your deposit account within 5-7 business days.

Pay Me Back Redemption

52. You may redeem points for a credit to Your credit card account to reimburse yourself for specific purchase(s).

53. You may select up to four (4) purchase transactions per redemption. A minimum of \$25.00 in purchases must be selected.

54. The number of points redeemed will be equal to 1% of the total of the purchases selected. Example: If You select two (2) purchases totaling \$45.35, You will need to have 4,535 points available for redemption, and 4,535 points will be redeemed. If you do not have sufficient available points to redeem, You will be informed that you do not have sufficient points available and the redemption will not be processed.

General Terms & Conditions

55. The Program may be modified, suspended or cancelled, and the redemption value of already accumulated Points may be changed, at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Point accrual and/or expire Points based on the Point term, age and expiration date of the selected options(s). Award orders must be received on or before the Program end and/or Point expiration date. Contact Your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

56. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redemption of Points or receiving Your Awards. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or provider

files for bankruptcy, or otherwise goes out of business after You have redeemed Your Points for an Award from the vendor or provider but before You receive or use the Award

57. Despite the Program's best efforts to ensure accuracy, printing and Web site errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time. The rules are subject to change at any time without notice.