

Cash Back Visa Signature Program Terms and Conditions

The Cash Back Rebate will be 1.5% of net purchases (purchases less any credits, returns, and adjustments).

Buying products or services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count;

Cash Back rebate is not earned on finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, balance transfers, ATM withdrawals, casino gaming chips, off-track wagers, lottery ticket transactions, bets or wagers transmitted over the internet, purchases of travelers checks, money orders, purchases or reloading of prepaid cards, or purchases of any other cash equivalents, disputed and unauthorized or fraudulent charges, or insurance charges posted to the account.

In January of each year, we will calculate the "Annual Net Purchases" which will be the dollar amount of purchases that posted to your TruMark Financial Cash Back Visa Signature Account (account) during the previous calendar year less any purchase returns, credits, or adjustments. Dollar amounts will be rounded to the nearest whole dollar. For accounts that are open and in good standing we will issue a Cash Back Rebate on your Annual Net Purchases, issued as a credit to your primary savings account.

As example, if your Annual Net Purchases are \$12,100, your Cash Back rebate will be \$182 (1.5% of \$12,100).

All accrued rebates will be forfeited if your account is closed or becomes past due, over-limit, or otherwise in default at any time.

Program terms may change. We reserve the right to terminate the Cash Back rebate or portions thereof at any time without restriction or penalty. The rate of Cash Back rebate calculations may be changed without notice and without restriction or penalty.