

Every dollar in qualifying purchases, net of returns, "Participant" charges to their credit/debit card account, is eligible in this Rewards Program ("Program") and earns Participant one Point ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, nor insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to their next monthly card statement.

Points will expire four (4) years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually (e.g., points earned in calendar year one will expire on the last business day of calendar year five).

Accounts must be open and in good standing (not canceled or terminated by party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Rewards are not available when a cardholder is in default under the card agreement. TruMark Financial Credit Union reserves the right to suspend the cardholder's participation in the program until the account is in good standing.

To check your current point balance, log onto www.curewards.com

The funds will be credited to either savings or checking account seven (7) to 10 days after we receive your request. Your request will be fulfilled as long as there is a sufficient point balance to deduct the points. If the point value does not meet the request, your reward will not be credited to your account.

Points will be deducted from the total points available when the cash reward has been credited to either your saving or checking account.

For merchandise or travel rewards please log onto www.curewards.com

Every effort has been made to ensure that the information in the Program communication is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending cash reward redemption order.