

TruStone Rewards Rules



Please select the checking or credit card Reward Rules that you would like to view:

- [Consumer Checking \(MoneyWise, Value, Premium, TruRate\)](#)
- [Platinum Rewards Credit Card](#)
- [Signature Credit Card](#)
- [Business Checking](#)
- [Business Rewards Credit Card](#)

Consumer Checking

How to access your TruStone Rewards online:

1. Log in to your TruStone Digital banking
2. Choose the checking or credit card account you want to access
3. Select 'Rewards' from the menu below that account
4. View, manage and redeem your points

Learn more at TruStone.org/rewards

Please read and retain these Rules and Conditions, which contain important information about the TruStone Rewards Program ("Program") offered in connection with the TruStone Financial Credit Union's ("TruStone Financial" or "we" or "our") Value, MoneyWise, Premium, and TruRate Checking Accounts. These Rules and Conditions supplement the TruStone Financial Debit Card Disclosure and Agreement ("Cardholder Agreement"). By accepting a TruStone Financial debit card, you ("Cardholder," "Authorized Cardholder" or "you" or "your" or "yours") agree to be bound by this Agreement and the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The TruStone Financial Value, Moneywise, Premium, and TruRate Checking Rewards Programs ("Rewards Account," "Account," or "Accounts") are sponsored by TruStone Financial and are restricted to Cardholder's with open Checking Accounts, who are in good standing (as defined by TruStone Financial). We reserve the right to determine eligibility for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), online gambling, betting such as on horse/dog races, or purchases made when your Account is not in good standing. We reserve the right to determine whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. TruStone Financial or its agents, at their sole discretion, may pursue collection efforts to recover any unresolved negative balance owed to TruStone Financial, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by TruStone Financial or its agents for collection services will be your sole responsibility.

Consumer Checking Cont.

4.EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards (“Point” or “Points”) that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa debit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. On TruStone Financial Value, TruRate, and Moneywise Debit Card's, you will earn one (1) Points per five dollars (\$5.00) spent, for purchases made in all eligible merchant categories. On TruStone Financial Premium Debit Card's, you will earn one (1) Points per three dollars (\$3.00) spent, for purchases made in all eligible merchant categories. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

5.POINT EXPIRATION: Reward Points expire 60 months from when the Qualifying Transaction from which the points were earned is posted to your Rewards Account, however, you may immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement. When an account is closed for other reasons not listed above, Reward Points may be transferred to an active and open Rewards Account at our discretion.

6.REDEEMING REWARDS: Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Points can be redeemed for cash back, starting at fifteen hundred (1,500) points, in the form of a deposit to a TruStone Financial checking or savings account or a statement credit to the accounts associated with your Rewards Account. A cash back or statement credit redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment. A dollar payment, using a TruStone Financial debit or credit card, may be used to supplement points when redeeming with less than the full point value of the redemption item by using Split Tender at a rate of one cent (\$0.01) per point, which means one hundred (100) Points equals one dollar (\$1.00). The maximum percent of a redemption that can be paid using Split Tender is eighty five percent (85%) of the point cost, for example, a redemption for an item that costs 10,000 points must be paid for using a minimum of 1,500 earned points, the other 8,500 can be purchases using a TruStone Financial debit or credit card. You may not redeem your rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Fraudulent, Voluntary Closure, Revoked, or otherwise not in good standing with TruStone Financial. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance.

Consumer Checking Cont.

7. CHANGES: We may, from time to time, and at any time in our sole discretion, amend this Agreement and/or the Program Rules (as defined below) and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of rewards, the type of transactions which qualify for rewards, the type and/or value of rewards, the availability of rewards, the rewards offerings, the expiration of rewards, the imposition of an annual membership fee or the increase of any fees associated with the rewards, or the number of rewards which may be earned. Your continued receipt of rewards does not give you any vested rights and you may not rely upon the continued availability of rewards. We will post any such changes (i) to the Agreement on the Web Site (www.truStonefinancial.com) or (ii) to the Program Rules available in the Rewards Headquarters through online banking, and it is your responsibility to review the Agreement and/or Program Rules for any such changes.

8. ADDITIONAL PROGRAM PROVISIONS RELATED TO REWARD REDEMPTIONS: TruStone Financial partners with a third-party provider to administer and provide customer service for the TruStone Financial Credit Union Checking Rewards Programs (“Reward Headquarters”). The Program allows you to earn rewards as described above and take advantage of other benefits in accordance with the then-current rules for the Program, as posted at the Rewards Headquarters, accessible through online banking (the “Program Rules”). These Program Rules are separate and independent from this Agreement and your Cardholder Agreement which govern the use of your Account. In the event of any conflict between the Program Rules and your Agreement or Cardholder Agreement, the Program Rules will control solely as to the operation of rewards and benefits.

Platinum Rewards Credit Card

How to access your TruStone Rewards online:

1. Log in to your TruStone Digital banking
2. Choose the checking or credit card account you want to access
3. Select 'Rewards' from the menu below that account
4. View, manage and redeem your points

Learn more at TruStone.org/rewards

Please read and retain these Rules and Conditions, which contain important information about the TruStone Rewards Program ("Program") offered in connection with the TruStone Financial Credit Union's ("TruStone Financial" or "we" or "our") Visa Platinum credit card. These Rules and Conditions supplement the TruStone Financial Credit Union Visa Platinum Card Agreement and Disclosure ("Cardholder Agreement"). By accepting a TruStone Financial Credit Union Visa Platinum credit card, you ("Cardholder," "Authorized Cardholder" or "you" or "your" or "yours") agree to be bound by this Agreement and the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The TruStone Financial Visa Platinum credit card ("Rewards Account," "Account," or "Accounts") is sponsored by TruStone Financial and is restricted to our Cardholder's with open Accounts, who are in good standing (as defined by TruStone Financial), which may include charging or usage privileges. We reserve the right to determine eligibility for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), online gambling, betting such as on horse/dog races, or purchases made when your Account is not in good standing. We reserve the right to determine whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, charge backs or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. TruStone Financial or its agents, at their sole discretion, may pursue collection efforts to recover any unresolved negative balance owed to TruStone Financial, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by TruStone Financial or its agents for collection services will be your sole responsibility.

Platinum Rewards Credit Card Cont.

4. EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards ("Point" or "Points") that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For purchases made in all merchant categories, you will earn one (1) Point per one dollar (\$1.00) spent. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

5. POINT EXPIRATION: Reward Points expire 60 months from when the Qualifying Transaction from which the points were earned is posted to your TruStone Financial Platinum Visa Account, however, you may immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement. When an account is closed for other reasons not listed above, Reward Points may be transferred to an active and open Rewards Account at our discretion.

6. REDEEMING REWARDS: Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Points can be redeemed for cash back, starting at fifteen hundred (1,500) points, in the form of a deposit to a TruStone Financial checking or savings account or a statement credit to the accounts associated with your Rewards Account. A cash back or statement credit redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment. A dollar payment, using a TruStone Financial debit or credit card, may be used to supplement points when redeeming with less than the full point value of the redemption item by using Split Tender at a rate of one cent (\$0.01) per point, which means one hundred (100) Points equals one dollar (\$1.00). The maximum percent of a redemption that can be paid using Split Tender is eighty five percent (85%) of the point cost, for example, a redemption for an item that costs 10,000 points must be paid for using a minimum of 1,500 earned points, the other 8,500 can be purchases using a TruStone Financial debit or credit card. You may not redeem your rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Fraudulent, Voluntary Closure, Revoked, or otherwise not in good standing with TruStone Financial. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance.

Platinum Rewards Credit Card Cont.

7.CHANGES: We may, from time to time, and at any time in our sole discretion, amend this Agreement and/or the Program Rules (as defined below) and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of rewards, the type of transactions which qualify for rewards, the type and/or value of rewards, the availability of rewards, the rewards offerings, the expiration of rewards, the imposition of an annual membership fee or the increase of any fees associated with the rewards, or the number of rewards which may be earned. Your continued receipt of rewards does not give you any vested rights and you may not rely upon the continued availability of rewards. We will post any such changes (i) to the Agreement on the Web Site (www.truStonefinancial.com) or (ii) to the Program Rules available in the Rewards Headquarters through online banking, and it is your responsibility to review the Agreement and/or Program Rules for any such changes.

8.ADDITIONAL PROGRAM PROVISIONS RELATED TO REWARD REDEMPTIONS: TruStone Financial partners with a third-party provider to administer and provide customer service for the TruStone Financial Credit Union Platinum Rewards Program (“Reward Headquarters”). The Program allows you to earn rewards as described above and take advantage of other benefits in accordance with the then-current rules for the Program, as posted at the Rewards Headquarters, accessible through online banking (the “Program Rules”). These Program Rules are separate and independent from this Agreement and your Cardholder Agreement which govern the use of your Account. In the event of any conflict between the Program Rules and your Agreement or Cardholder Agreement, the Program Rules will control solely as to the operation of rewards and benefits.

Signature Credit Card

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1. Log in to your TruStone Digital banking
2. Choose the checking or credit card account you want to access
3. Select 'Rewards' from the menu below that account
4. View, manage and redeem your points

Learn more at TruStone.org/rewards

Please read and retain these Rules and Conditions, which contain important information about the TruStone Rewards Program ("Program") offered in connection with the TruStone Financial Credit Union's ("TruStone Financial" or "we" or "our") Visa Signature credit card. These Rules and Conditions supplement the TruStone Financial Credit Union Visa Signature Card Agreement and Disclosure ("Cardholder Agreement"). By accepting a TruStone Financial Credit Union Visa Signature credit card, you ("Cardholder," "Authorized Cardholder" or "you" or "your" or "yours") agree to be bound by this Agreement and the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The TruStone Financial Visa Signature credit card ("Rewards Account," "Account," or "Accounts") is sponsored by TruStone Financial and is restricted to our Cardholder's with open Accounts, who are in good standing (as defined by TruStone Financial), which may include charging or usage privileges. We reserve the right to determine eligibility for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), online gambling, betting such as on horse/dog races, or purchases made when your Account is not in good standing. We reserve the right to determine whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. TruStone Financial or its agents, at their sole discretion, may pursue collection efforts to recover any unresolved negative balance owed to TruStone Financial, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by TruStone Financial or its agents for collection services will be your sole responsibility.

Signature Credit Card Cont.

4.INTRODUCTORY BONUS POINT OFFER: The TruStone Financial Visa Signature Rewards Program has an introductory bonus point offer available to new Accounts only. New Accounts will receive a one-time, ten thousand (10,000) bonus point credit to their Rewards Account. To qualify and receive your bonus, you must make net Qualifying Purchases totaling one thousand dollars (\$1,000) or more during the first ninety (90) days from account opening. After qualifying, please allow four (4) to six (6) weeks for bonus points to post to your Rewards Account. To be eligible for this bonus offer, Account must be open and not in default at the time of fulfillment. This offer is limited to one per Account per Cardholder. No additional bonus points will be awarded for joint owners or authorized signers, users, or for additional cards on the same Account.

5.EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards ("Point" or "Points") that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For purchases made in all merchant categories, you will earn one and a half (1.5) Points per one dollar (\$1.00) spent. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

6.POINT EXPIRATION: Reward Points expire 60 months from when the Qualifying Transaction from which the points were earned is posted to your TruStone Financial Signature Visa Account, however, you may immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement. When an account is closed for other reasons not listed above, Reward Points may be transferred to an active and open Rewards Account at our discretion.

7.REDEEMING REWARDS: Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Points can be redeemed for cash back, starting at fifteen hundred (1,500) points, in the form of a deposit to a TruStone Financial checking or savings account or a statement credit to the accounts associated with your Rewards Account. A cash back or statement credit redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment. A dollar payment, using a TruStone Financial debit or credit card, may be used to supplement points when redeeming with less than the full point value of the redemption item by using Split Tender at a rate of one cent (\$0.01) per point, which means one hundred (100) Points equals one dollar (\$1.00). The maximum percent of a redemption that can be paid using Split Tender is eighty five percent (85%) of the point cost, for example,

Signature Credit Card Cont.

a redemption for an item that costs 10,000 points must be paid for using a minimum of 1,500 earned points, the other 8,500 can be purchases using a TruStone Financial debit or credit card. You may not redeem your rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Fraudulent, Voluntary Closure, Revoked, or otherwise not in good standing with TruStone Financial. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance.

8.CHANGES: We may, from time to time, and at any time in our sole discretion, amend this Agreement and/or the Program Rules (as defined below) and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of rewards, the type of transactions which qualify for rewards, the type and/or value of rewards, the availability of rewards, the rewards offerings, the expiration of rewards, the imposition of an annual membership fee or the increase of any fees associated with the rewards, or the number of rewards which may be earned. Your continued receipt of rewards does not give you any vested rights and you may not rely upon the continued availability of rewards. We will post any such changes (i) to the Agreement on the Web Site (www.trustonefinancial.com) or (ii) to the Program Rules available in the Rewards Headquarters through online banking, and it is your responsibility to review the Agreement and/or Program Rules for any such changes.

9.ADDITIONAL PROGRAM PROVISIONS RELATED TO REWARD REDEMPTIONS: TruStone Financial partners with a third-party provider to administer and provide customer service for the TruStone Financial Credit Union Signature Rewards Program (“Reward Headquarters”). The Program allows you to earn rewards as described above and take advantage of other benefits in accordance with the then-current rules for the Program, as posted at the Rewards Headquarters, accessible through online banking (the “Program Rules”). These Program Rules are separate and independent from this Agreement and your Cardholder Agreement which govern the use of your Account. In the event of any conflict between the Program Rules and your Agreement or Cardholder Agreement, the Program Rules will control solely as to the operation of rewards and benefits.

Business Checking

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3. Select 'Rewards' from the menu below that account
4. View, manage and redeem your points

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Please read and retain these Rules and Conditions, which contain important information about the TruStone Rewards Program ("Program") offered in connection with the TruStone Financial Credit Union's ("TruStone Financial" or "we" or "our") Business Checking Accounts. These Rules and Conditions supplement the TruStone Financial Debit Card Disclosure and Agreement ("Cardholder Agreement"). By accepting a TruStone Financial debit card, you ("Cardholder," "Authorized Cardholder" or "you" or "your" or "yours") agree to be bound by this Agreement and the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The TruStone Financial Business Checking Rewards Programs ("Rewards Account," "Account," or "Accounts") are sponsored by TruStone Financial and are restricted to Cardholder's with open Business Checking Accounts, who are in good standing (as defined by TruStone Financial). We reserve the right to determine eligibility for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), online gambling, betting such as on horse/dog races, or purchases made when your Account is not in good standing. We reserve the right to determine whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. TruStone Financial or its agents, at their sole discretion, may pursue collection efforts to recover any unresolved negative balance owed to TruStone Financial, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by TruStone Financial or its agents for collection services will be your sole responsibility.

Business Checking Cont.

4. EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards (“Point” or “Points”) that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa debit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. On TruStone Financial Business Debit Card's, you will earn one (1) Points per five dollars (\$5.00) spent, for purchases made in all eligible merchant categories. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

5. POINT EXPIRATION: Reward Points expire 60 months from when the Qualifying Transaction from which the points were earned is posted to your Rewards Account, however, you may immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement. When an account is closed for other reasons not listed above, Reward Points may be transferred to an active and open Rewards Account at our discretion.

6. REDEMING REWARDS: Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Points can be redeemed for cash back, starting at fifteen hundred (1,500) points, in the form of a deposit to a TruStone Financial checking or savings account or a statement credit to the accounts associated with your Rewards Account. A cash back or statement credit redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment. A dollar payment, using a TruStone Financial debit or credit card, may be used to supplement points when redeeming with less than the full point value of the redemption item by using Split Tender at a rate of one cent (\$0.01) per point, which means one hundred (100) Points equals one dollar (\$1.00). The maximum percent of a redemption that can be paid using Split Tender is eighty five percent (85%) of the point cost, for example, a redemption for an item that costs 10,000 points must be paid for using a minimum of 1,500 earned points, the other 8,500 can be purchases using a TruStone Financial debit or credit card. You may not redeem your rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Fraudulent, Voluntary Closure, Revoked, or otherwise not in good standing with TruStone Financial. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance.

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Business Rewards Credit Card

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Learn more at TruStone.org/rewards

Please read and retain these Rules and Conditions, which contain important information about the TruStone Rewards Program ("Program") offered in connection with the TruStone Financial Credit Union's ("TruStone Financial" or "we" or "our") Business Visa credit card. These Rules and Conditions supplement the TruStone Financial Credit Union Business Visa Card Agreement and Disclosure ("Cardholder Agreement"). By accepting a TruStone Financial Credit Union Business Visa credit card, you ("Cardholder," "Authorized Cardholder" or "you" or "your" or "yours") agree to be bound by this Agreement and the Cardholder Agreement.

1. ELIGIBILITY AND ENROLLMENT: The TruStone Financial Business Visa credit card ("Rewards Account," "Account," or "Accounts") is sponsored by TruStone Financial and is restricted to our Cardholder's with open Accounts, who are in good standing (as defined by TruStone Financial), which may include charging or usage privileges. We reserve the right to determine eligibility for enrollment or continued participation in the Program.

2. ACCEPTANCE: The terms of this Agreement are effective immediately upon your acceptance of the Rewards Account. The Rewards Account will be established in the name of the primary Cardholder and all Points rewards will be awarded to that account. We will only take instructions from an Authorized Cardholder who has agreed to be bound by the Cardholder Agreement covering your Account. A User who did not sign the credit application associated with your Rewards Account is not an Authorized Cardholder.

3. QUALIFYING PURCHASES: Only authorized charges for the purchase of goods or services made with your Rewards Account, less any credits for purchase reversals or other refunds ("Qualifying Purchases") will earn rewards. Qualifying Purchases do not include cash advances, balance transfers, convenience checks, payments made for stored value cards such as gift cards and similar cards, wire transfers, money transfers, travelers checks and similar products that may be converted to cash such as money orders and certified checks charged to your Account, all incidental charges and fees charged by us (for example: voluntary debt protection costs, finance charges, returned check fees, service charges, over-limit fees, and ATM fees), online gambling, betting such as on horse/dog races, or purchases made when your Account is not in good standing. We reserve the right to determine whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. Your rewards balance may be reduced by any returns, credits or other refunds, purchase reversals, chargebacks or other disputes, and a negative balance may result if such reductions for a particular billing cycle exceed rewards for purchases of goods and services. TruStone Financial or its agents, at their sole discretion, may pursue collection efforts to recover any unresolved negative balance owed to TruStone Financial, including, but not limited to, negative reporting about your account to credit bureaus. Any fees incurred by TruStone Financial or its agents for collection services will be your sole responsibility.

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4. EARNING REWARDS: For each dollar of Qualifying Purchases charged to your Rewards Account, you will be awarded Points Rewards (“Point” or “Points”) that will accumulate until they are redeemed, forfeited, expired, or suspended. Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for the purposes of making rewards offers to you. Please note: We make every effort to include all relevant merchant codes in our rewards categories. While a merchant, or some of the items that the merchant sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For purchases made in all merchant categories, you will earn one (1) Point per one dollar (\$1.00) spent. Purchase amounts and Point accruals are subject to rounding for simplicity. Merchant code identification and classification are controlled by third parties and are subject to change without prior notice.

5. POINT EXPIRATION: Reward Points expire 60 months from when the Qualifying Transaction from which the points were earned is posted to your TruStone Financial Business Visa Account, however, you may immediately lose all your Points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the terms of the Cardholder Agreement. When an account is closed for other reasons not listed above, Reward Points may be transferred to an active and open Rewards Account at our discretion.

6. REDEEMING REWARDS: Your rewards will begin to accumulate from the date of your acceptance of the Rewards Account. You must initiate a reward redemption request as rewards will not automatically be redeemed on your behalf. Points can be redeemed for cash back, starting at fifteen hundred (1,500) points, in the form of a deposit to a TruStone Financial checking or savings account or a statement credit to the accounts associated with your Rewards Account. A cash back or statement credit redemption does not constitute a credit towards your Minimum Payment and will appear as an account adjustment. A dollar payment, using a TruStone Financial debit or credit card, may be used to supplement points when redeeming with less than the full point value of the redemption item by using Split Tender at a rate of one cent (\$0.01) per point, which means one hundred (100) Points equals one dollar (\$1.00). The maximum percent of a redemption that can be paid using Split Tender is eighty five percent (85%) of the point cost, for example, a redemption for an item that costs 10,000 points must be paid for using a minimum of 1,500 earned points, the other 8,500 can be purchases using a TruStone Financial debit or credit card. You may not redeem your rewards if your Rewards Account is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Fraudulent, Voluntary Closure, Revoked, or otherwise not in good standing with TruStone Financial. Rewards cannot be sold, attached, pledged, or transferred to another entity or individual under any circumstance.

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7.CHANGES: We may, from time to time, and at any time in our sole discretion, amend this Agreement and/or the Program Rules (as defined below) and may change or limit any of the terms and conditions of the Program. Such changes are effective to all Cardholders. Changes may include, but are not limited to, the number of rewards, the type of transactions which qualify for rewards, the type and/or value of rewards, the availability of rewards, the rewards offerings, the expiration of rewards, the imposition of an annual membership fee or the increase of any fees associated with the rewards, or the number of rewards which may be earned. Your continued receipt of rewards does not give you any vested rights and you may not rely upon the continued availability of rewards. We will post any such changes (i) to the Agreement on the Web Site (www.truStonefinancial.com) or (ii) to the Program Rules available in the Rewards Headquarters through online banking, and it is your responsibility to review the Agreement and/or Program Rules for any such changes.

8.ADDITIONAL PROGRAM PROVISIONS RELATED TO REWARD REDEMPTIONS: TruStone Financial partners with a third-party provider to administer and provide customer service for the TruStone Financial Credit Union Business Visa Program (“Reward Headquarters”). The Program allows you to earn rewards as described above and take advantage of other benefits in accordance with the then-current rules for the Program, as posted at the Rewards Headquarters, accessible through online banking (the “Program Rules”). These Program Rules are separate and independent from this Agreement and your Cardholder Agreement which govern the use of your Account. In the event of any conflict between the Program Rules and your Agreement or Cardholder Agreement, the Program Rules will control solely as to the operation of rewards and benefits.