

CorRewards Program Terms and Conditions

These CorRewards Program Terms and Conditions (“Reward Terms”) govern your participation in the CorRewards Program (“Program”) offered to Cardholders by CorTrust Bank, N.A. The terms “we,” “our” and “us” refer to CorTrust Bank, N.A. The words “you,” “your” and “Cardholder” refer to each person who has been issued a MasterCard® credit card by CorTrust Bank, N.A. (“Card”). Our service provider, BreakAway Loyalty, LLC (“Program Administrator”), will assist in administering the Program. The Program is void where and to the extent prohibited by law. Your CorTrust Bank, N.A. MasterCard Cardholder Agreement (“Cardholder Agreement”) will continue to govern your use of the Card, and in the event of a conflict between the Cardholder Agreement and these Reward Terms, the Cardholder Agreement will govern; provided that these Reward Terms shall govern in any matter relating to the Program. If you would like to request a paper copy of these Reward Terms, contact the Program Administrator by telephone at 1-866-645-1692 or by U.S. mail at 1805 Old Alabama Road, Roswell, GA 30076.

Changes to the Program/Cancellation

We may modify, restrict, change, or cancel the Program, including without limitation the cancellation of any existing point balance in your Program account (“CorRewards Account”), at any time without compensation or prior notice to you. We will notify you of material changes to the Reward Terms and make the most current version of these Reward Terms available on the Program website. Changes may include (but are not limited to) changing the number of points you earn for a particular type of activity or the number of points you need to reach a particular Reward (defined below) tier or to redeem a particular Reward; omitting or adding Reward levels or categories; changing the selection of Rewards; imposing, increasing or eliminating points caps or Program fees; or changing the conditions under which points expire or are forfeited. We also reserve the right to suspend or terminate your participation in the Program at any time without compensation or prior notice to you.

Program Participation

A CorRewards Account is automatically established for each Card number. There is no cost to you to participate in the Program. If there are multiple Cards with the same Card number, all Qualifying Purchases (defined below) made with Cards with that Card number will earn points toward a single CorRewards Account. We allow Business Platinum Cardholders to have their Cards linked by us, as described in the Section entitled “Linking” below. You may access your CorRewards Account via the Program website (www.CorRewards.com) or telephone system (1-866-645-1692) using your Card number and a password selected by you. It is your responsibility to keep your CorRewards password safe and known only to you and to restrict access to any mobile phone number and/or e-mail address registered with the Program. You are responsible for all activity in your CorRewards Account. Please be aware that if you elect to participate in any Program services via a mobile device, your wireless provider’s message and data rates may apply and you are responsible to your wireless provider for any such charges. Your Card account must be open and in good standing to earn points or redeem Rewards (defined below). A Card account in good standing means you have made all payments due in connection with your Card and you are not otherwise in default pursuant to the terms of your Cardholder Agreement.

Qualifying Purchases

Only Qualifying Purchases with your Card can earn points under the Program. A “Qualifying Purchase” is any of the following transactions made with your Card: signature-based purchase, Internet purchase, phone or mail order purchase, bill payment, contactless purchase (purchases made by holding your Card or other device up to a secure reader instead of swiping your Card), or small dollar purchase for which you are not required to sign. Do not use a Personal Identification Number (PIN) when paying for a purchase with your Card if you want to earn points for such purchase. The following transactions are NOT Qualifying Purchases: PIN-based purchases, purchases you initiate through identification technology that substitutes for a PIN, payments of existing Card balances, balance transfers, cash advances, ATM transactions, convenience checks, fees charged by us (for example, annual fees, finance charges, and related service charges, if any), payments made for prepaid and reloadable cards such as certain gift cards and similar cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers checks, money orders, wire transfers, and similar products or services). We reserve the right to determine in our sole discretion whether a particular Card transaction is a Qualifying Purchase.

Points

You will earn points for Qualifying Purchases based on the actual purchase amount, including tax (but excluding any shipping or handling charges). You will earn 1 point for each \$1.00 of a Qualifying Purchase. Purchase amounts, including tax, will be rounded to the nearest whole dollar amount to determine the number of points to be posted to your CorRewards Account. If you make a Qualifying Purchase in part with your Card and in part with another form of payment (known as a “split-tender” transaction), you will earn points only for the amount you pay with your Card. When making an in-store purchase (at a store, restaurant, or other merchant location) with your Card and presented with a choice of “credit” or “debit/ATM,” you must choose “credit” to earn CorRewards points for Qualifying Purchases. Any returns, credits, or chargebacks earn “negative” points and will be deducted from the total points posted to your CorRewards Account. You will not obtain or accrue any points for Qualifying Purchases you make while your Card is not in good standing. We reserve the right to verify and make positive or negative adjustments to your CorRewards point balance at any time. Details on any adjustment can be found on the Program website or by speaking with CorRewards customer service. Points have no cash or other value, except to obtain Rewards as set forth below. Points cannot be exchanged for cash or credit; used with any other offer, promotion or discount; combined with cash to obtain any Rewards; or transferred from one CorRewards Account to another CorRewards Account, even if both are owned by you. You also may not transfer or sell your CorRewards Account.

Point Activity/Redemption

You can view your CorRewards Account point balance, points earned and redemption activity at any time online at www.CorRewards.com. You can also call 1-866-645-1692 for this information. It may take up to two (2) weeks for Qualifying Purchases to post to your CorRewards Account. Some Qualifying Purchases, including, for example, online purchases, foreign transactions, and bonus points, may take longer to post. Points are redeemed on a “next to expire” basis, meaning that points nearest to expiration will be the first points redeemed over the life of your CorRewards Account. Once a redemption order is placed, your CorRewards Account will be reduced by the number of points used to acquire the Reward (defined below). If your Reward order is cancelled or the Reward item becomes unavailable (and there is no substitute

Reward available), your points will be reinstated and you will be notified of the cancelled Reward order. Your Card must be open and in good standing at the time your redemption request is received in order to obtain a Reward.

Point Expiration/Forfeiture

Unredeemed points related to CorTrust Bank Business Platinum Cards will expire three (3) years from the date on which they were posted to your CorRewards Account. Unredeemed points related to any other Card will expire five (5) years from the date on which they were posted to your CorRewards Account. Transferred points will expire one (1) year from the date of transfer. Your entire accumulated point balance will be forfeited if you violate these Reward Terms, your Card account is closed by you or by us, or your CorRewards Account is terminated by you or by us. We will determine, in our sole discretion, what is a closed account or a terminated CorRewards Account for purposes of these Reward Terms. You may not be provided with notice of expiration or forfeiture of points. You are not entitled to compensation if your points expire or if they are forfeited for any reason.

Rewards>Returns

The points in your CorRewards Account may be redeemed to obtain certain rewards offered through the Program ("Rewards"). To redeem your points, go to the Program website at www.CorRewards.com or call 1-866-645-1692. You can only obtain Rewards to the extent you have the required number of points in your CorRewards Account. The number of points required to obtain any Reward will be deducted from your CorRewards Account at the time of your redemption request. You cannot combine points in one CorRewards Account with points in another CorRewards Account (except Business Platinum Cards as described in the Section below entitled "Linking"). All Rewards are subject to availability and have no cash value. Each Reward will be subject to terms and conditions specific to the Reward that will be provided to you in conjunction with the Reward. These terms and conditions may address such matters as the expiration date of the Reward; anticipated shipping time for the Reward; the purchase or other requirements to obtain or use the Reward; any warranties for the Reward; or any other limitations or restrictions on obtaining, retaining or using the Reward. We are not liable to you if a Reward expires prior to your use of the Reward. An expired Reward will no longer be available for use or redemption. Certain Rewards (such as a credit to your Card account statement) may require you to make a purchase at a merchant or take certain other action within a specified time period in order to obtain the Reward. The points deducted to obtain such a Reward will be refunded to your CorRewards Account in the event that you fail to make the purchase or take the other specified action within the required time period. Many of the Rewards are certificates/cards that are redeemed at a participating merchant location. You and the merchant are responsible for compliance with all laws related to the Reward, including the payment and collection of any federal, state, or local taxes. (For more details on specific Rewards, please refer to the terms and conditions of the particular Reward.) If you obtain a Reward that requires a payment in excess of your point redemption, such payment may be made only with your CorTrust Bank Card associated with the CorRewards Account. There is no shipping or handling fee for standard delivery of Rewards. Rewards generally will be sent to you within four (4) weeks of placing your Rewards order. Shipping times may vary. Check the terms and conditions of the particular Reward for details. Rewards cannot be shipped to any address outside of the United States, but can be shipped to APO/FPO addresses. Any merchandise Reward, if it has been damaged in transit, can be returned to the Program Administrator in its original packaging within ten (10) days of your receipt, in which event you will receive a full reinstatement of the

points you redeemed to acquire the Reward. Call 1-866-645-1692 for return instructions. All non-merchandise Rewards (for example, gift cards and certificates) cannot be returned. Except as otherwise provided above in connection with merchandise damaged in transit, redeemed Rewards are not refundable, exchangeable, replaceable, redeemable, or transferable for cash, credit, other Rewards or points under any circumstances. We are not responsible for replacing lost, stolen, or mutilated Rewards, including retail or travel certificates, gift certificates, gift cards, or merchandise. For a current list and description of the Rewards, as well as the number of points necessary to obtain each Reward, go to the Program website at www.CorRewards.com or call 1-866-645-1692. The Program website may, from time to time, allow you to bid for and acquire items using your points in an auction-style format. Neither we nor Program Administrator are a traditional "auctioneer." At times during the auction period, if you have the highest bid at that time, the number of points you bid may be deducted from your CorRewards Account (and cannot be used for other redemptions). If you are outbid, any points deducted from your CorRewards Account during the auction period will be returned to your CorRewards Account. If you are the highest bidder at the end of the auction period, any points bid (but not previously deducted from your CorRewards Account during the auction period) will be automatically deducted from your CorRewards Account (unless the transaction is prohibited by law or these Reward Terms or cannot otherwise be fulfilled). If there is a tie for the highest bid at the end of the auction period, the Cardholder who placed the first bid will win the item. Items for which you are permitted to bid with your points are Rewards subject to these Reward Terms, including, but not limited to, prohibitions on the sale or bartering of Rewards. By bidding on a Reward, you also agree to be bound by any additional terms and conditions specific to that Reward, which will be disclosed to you prior to placing a bid. Bids are not retractable except in exceptional circumstances, as determined by us in our sole discretion.

Transferring Points

Cardholders may transfer points to a friend or family member's CorRewards Account by using the Gifting Points page on the CorRewards Program website. The ability to transfer points is only available to CorTrust Bank consumer credit cardholders; CorTrust Business Platinum cardholders may not transfer points (however see the section below regarding linking of Business Platinum Cards). You must have the recipient's account number (found on the top right of the CorRewards Program website) in order to transfer points to the recipient's account. Transferred points expire one (1) year from the date of transfer.

Linking

Linking is available only for CorTrust Bank Business Platinum Cards. Cardholders may link Business Platinum Cards into a single CorRewards Account. A linked relationship results in your Card being designated as the primary card, with other CorTrust Bank Business Platinum Cards designated as secondary cards. The primary and secondary cards will have the same rights to earn points under the Program, access the Program website and telephone system, and redeem points. Your Business Platinum Card can be in only one linked relationship at a time. You may submit a request to us to link other Business Platinum Cards to your enrolled Card by contacting us directly at 605-996-0554. If any of the Business Platinum Cards to be linked are not yet enrolled in the Program, we will enroll them. If your Business Platinum Card is a secondary card in a linked relationship and your Program participation is cancelled, all of your points remain available to the cards remaining in the linked relationship. If you later decide to unlink Business Platinum Cards, you may do so by contacting us directly at 605-996-0554. At the time of unlinking, points in the linked CorRewards Account at our discretion may remain available to the Business

Platinum Cards remaining in the linked relationship (if any), remain with the Business Platinum Card that was designated as primary during the linked relationship, or (for points resulting from a specific Qualifying Purchase) be credited to the CorRewards Account associated with the Business Platinum Card that was used for that Qualifying Purchase.

Customer Service

If you have any questions regarding the Program or any Reward, you may contact the Program Administrator via the “Contact Us” link at www.CorRewards.com, via telephone at 1-866-645-1692, or by U.S. mail at 1805 Old Alabama Road, Suite 250, Roswell, GA 30076. If you contact us regarding an error or mistake with respect to your CorRewards Account, we will use reasonable efforts to investigate and correct the error or mistake, subject to the limitations set forth in these Reward Terms. In any event, you must notify us within sixty (60) days of the alleged error or mistake showing on your CorRewards Account in order for us to undertake an investigation of the matter. We may require you to provide written confirmation of the alleged error or mistake. If we do not receive the requested written confirmation at the address and within the time frame requested by us, we may in our sole discretion determine not to investigate or correct the alleged error or mistake. If we complete our investigation of an alleged error or mistake and notify you of our determination, we have no further responsibilities should you later reassert the same alleged error or mistake. All questions or disputes regarding the Program, including eligibility, earning points, or redemption of points for Rewards, will be resolved by us in our sole discretion.

Communications with You

We may contact you regarding any matter related to the Program via mail, telephone or electronic communications using any address, telephone number, or email address provided to us in connection with your Card or CorRewards Account. We may also communicate with you by posting messages to the Program website in the Message Center. You agree to update your contact information immediately following any change in such information by visiting www.CorRewards.com and updating your CorRewards Account profile or by calling 1-866-645-1692. You authorize us to use information provided in connection with your Card, your Program participation history, and your CorRewards Account to customize your Program experience, including communicating with you regarding special offers and featured Rewards. If you prefer not to receive such promotional materials, please inform us of your preference by visiting www.CorRewards.com or calling 1-866-645-1692 and updating your CorRewards Account profile.

Mobile Access to Program

Although features and applications permitting Program participation via mobile devices are not currently available, these convenient features may be available in the future. Such features and applications may include alerts and promotional offers provided via SMS or a downloadable application. If and when these features and applications are available, they will be subject to additional terms and conditions and minimum hardware, software and service requirements, which will be communicated to you prior to use. For example, to participate in an SMS-based service, you must maintain, at your own cost, a mobile device capable of sending and receiving text messages. Your wireless provider’s message and data rates may apply and you will be responsible to your wireless provider for any such charges.

Program Website

Despite our best efforts to ensure accuracy, errors on the Program website may occasionally occur. We reserve the right to correct such errors at any time, even if it affects points already posted to your CorRewards Account. We are not responsible for any delay or difficulty accessing the Program website due to scheduled maintenance or circumstances beyond our control.

Canceling Program Participation

You may cancel your participation in the Program at any time by visiting the Program website at www.CorRewards.com or calling 1-866-645-1692. Upon cancellation, the positive point balance in your CorRewards Account will be forfeited and cannot be transferred to another CorRewards Account. Any negative point balance in your CorRewards Account will carry over to any other CorRewards Account set up later with the same Card.

Lost, Stolen or Damaged Cards

You will not lose the points in your CorRewards Account if your Card is lost, stolen or damaged and we provide a replacement card, even if such replacement card has a different card number. When your replacement card is issued, your CorRewards Account will automatically be transferred to the new card.

Disclaimers and Limitations

NEITHER WE NOR OUR SERVICE PROVIDERS MAKE ANY GUARANTEE, WARRANTY OR REPRESENTATION OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF ANY REWARD, PRODUCT OR SERVICE PROVIDED THROUGH THE PROGRAM. Neither we nor our services providers make any representation or endorsement of any Reward, merchant or other provider of a Reward in connection with the Program. We and our service providers are not liable for, and disclaim any liability with respect to, any injury, damage or loss to person or property or any expense, accident or inconvenience that may arise from the use of the points, the Rewards, any products or merchandise purchased or obtained with the Rewards, or otherwise in connection with the Program. You hereby release and hold us, our service providers, and all parties associated with the Program harmless from any claim, liability or damage relating to the Program or your use of the Rewards. Any Reward offered under this Program is void where prohibited by law.

Privacy

All information collected about you in connection with the Program is subject to our Privacy Policy.