

- c. A money reward credit to a credit card account will not be applied as a payment. The cardholder will be held responsible for any outstanding payment amount due on the account when the reward is applied.
- d. In the event that a cardholder has more than one card enrolled in the Dream Points reward program, credit will be applied to the predetermined parent account selected by the financial institution and the program administrator.

Merchandise

- a. When necessary, the Dream Points reward program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Dream Points rewards program administrator may remove certain items and may replace or remove certain sections within any Dream Points rewards program literature or website. All rewards are subject to availability.
- b. Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- c. No shipments of merchandise can be made to A.P.O./F.P.O. or P.O. Box addresses
- d. Merchandise shippable by UPS will be available to all U.S. territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam, and the U.S. Virgin Islands may have an additional freight charge billed to the cardholder's credit card.
- e. Merchandise pictured in any Dream Points rewards program reward catalog or web site may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of the administrator's knowledge. The financial institution and the administrator are not responsible for errors or omissions.
- f. Points required for reward items are subject to change.
- g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign to accept shipment of merchandise.
- h. All merchandise is covered by manufacturers' warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with the product.

Gift cards, gift certificates and prepaid cards

- a. Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 2-4 weeks, to the address specified on the order file with the administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6 weeks for delivery and can only be shipped within the United States.
- b. Gift cards, gift certificates and prepaid cards cannot be returned.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.

- d. Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e. Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.
- f. If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g. No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h. Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i. Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j. If gift cards, gift certificates or prepaid has been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- k. The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.
- l. The prepaid Visa® and MasterCard® cards expire in 24 months from issuance. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- m. Visa is a trademark of Visa U.S.A. Inc.
- n. MasterCard is a registered trademark of the MasterCard International Incorporated.

FBT Consumer Visa Signature® Dream Points – Terms and Conditions

I. Description of Program

- a. Cardholders will earn Dream Points reward points ("point[s]") for purchases of all eligible goods and services using the participating financial institution's credit card ("card"). The cardholder's points will be accumulated at the rate of one and a quarter (1.25) point per dollar charged on the cardholder's credit card.
- b. The participating cardholder will earn bonus Dream Points reward points for purchasing various retail products as determined by the financial institution periodically.
- c. Accrual of points may begin on the date the cardholder receives the card agreement and activates the card.
- d. Dream Points reward point earnings are based on the new net retail purchase transaction volume (net purchases) charged to the card during each periodic billing cycle ("billing cycle") by the cardholder. Net purchases are defined as purchases less credits, returns, and adjustments. Net purchases are rounded down to the whole dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction will be deducted from the points total during the dispute period. If the transaction is reinstated, points will be reinstated.
- e. If during the calendar year, Net Purchases exceed \$20,000, an additional 4,000 Dream Points will appear within two statement cycles.
- f. Points may be transferred to anyone with an active First Bank & Trust credit card point earning account. However points cannot be transferred between Consumer and Business accounts.
- g. Points are transferred on an all or nothing basis.
- h. To request a point transfer contact First Bank & Trust directly toll-free at 1-800-843-1552, the program administrator does not have the authority to transfer points. Completing the transfer request can take up to three business days.
- i. Points may not be combined with any other loyalty/frequency reward program.
- j. Points will not be earned or accumulated for balance transfers, cash advances, convenience check transactions, traveler's check purchases, finance charges, late fees, annual fees, over-limit fees, or transaction fees. At the financial institution's option, additional exclusions may be included in the rules governing the Dream Points rewards program.
- k. The financial institution reserves the right to reward bonus Dream Points reward points to selected cardholders.
- l. Points are not the property of the cardholder and cannot be bought or sold.
- m. Points on closed cards will be deleted 30 days after card is reported closed.
- n. In the case of a death, First Bank & Trust will have the ability to transfer the points to the nearest relative within the bank with a First Bank & Trust credit card, prior to the points being deleted.
- o. Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the date of issuance.

- p. To redeem points, the cardholder's card account(s) must be open (meaning not voluntarily closed, canceled, or terminated for any reason) and current (meaning there are no past-due balances on the cardholder's card account(s) at the time of redemption request); the cardholder's outstanding balance must not be over the credit limit; the account must not have a revoked, charged-off, or bankruptcy status; and the card cannot have any other status preventing authorizations.
- q. The cardholder agrees to release the participating financial institution, the administrator, and their vendors from all liability for any injury, accident, loss, claim, expense, or damages sustained by the cardholder that is associated with an reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- r. The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- s. The financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about point earnings are not treated as credit card billing disputes. The financial institution's decisions regarding point discrepancies shall be final. Redeemed points are deducted from the cardholder's point balance as of the request date of a reward.
- t. Points can only be redeemed based on the points available at the redemption center.
- u. Points cannot be offset against the cardholder's obligation to the financial institution.
- v. Points must be redeemed by the cardholder and may be used for another person.
- w. The financial institution reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. The financial institution may make such a determination in its sole discretion.
- x. The Dream Points rewards program is void where prohibited by federal, state, or local law.
- y. The financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- z. The financial institution reserves the right to change the terms and conditions of the Dream Points rewards program. At the financial institution's option, redemption of points may be restricted, limited, expired, or cancelled at any time without prior notice.
- aa. The Dream Points rewards program is a service provided through Augeo Consumer Engagement Services, LLC, and the cardholder's financial institution. In the event of fraud, abuse of program privileges, or violation of the program rules (including any attempt to sell, exchange, or transfer points or the instrument exchangeable for points), the financial institution reserves the right to cancel the cardholder's participation in the Dream Points rewards program.
- ab. Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

Travel rewards

Call the administrator's travel redemption center at 800-888-7016 for all your travel needs. They are a full-service agency that can assist you with air rewards, hotel, auto, vacation, and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST.

- a. All travel must be redeemed through the administrator's fully licensed redemption reservation center, which can be reached at 800-888-7016. Cardholders must have a valid credit card at the time of redemption.
- b. All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and to add-collects and fees charged by the airline and redemption center.
- c. Lost, stolen, or otherwise destroyed airline tickets will not be replaced without the cardholder paying the standard fees charged by each airline.
- d. Cardholders may make additional travel reservations with the administrator's travel agency using their financial institution credit card. The travel agency's normal and customary fees are billed to the cardholder's credit card for any additional services required by the cardholder.
- e. All travel documents will be issued the same day the reservation is made.
- f. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees, processing fees, and processing charges.
- g. Paper airline tickets are subject to the individual airline paper-ticket fees.
- h. If a paper ticket is issued, the cardholder has two options for delivery. He/she can sign a waiver stating that he/she accepts responsibility for a lost ticket, and then the ticket will be sent via U.S. Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority deliveries, Saturday deliveries, and deliveries outside the 48 contiguous states will be subject to additional shipping charges.
- i. The cardholder is responsible for payment of any excess-baggage charges, departure, taxes or other charges that may have been assessed by governmental entities as a result of travel under the Dream Points rewards program.
- j. The administrator's normal and customary fees associated with processing travel-related services are billed to the cardholder's financial institution credit card.
- k. Your financial institution and Augeo Consumer Engagement Services, LLC are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down by

this industry are done quickly and without notice, therefore, reward redemption rules for air travel are subject to change without notice.

- l. Specific restrictions may apply to certain travel rewards.
- m. A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- n. Travel insurance: For added protection, it is highly recommended that all travelers consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation and interruption, baggage delays and lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance.

Travel credit

Cardholders may redeem 8,000 accumulated unexpired points for a \$100 credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The cardholder will then be responsible for paying the amount remaining after the travel credit is applied to the full value of the travel reservation.

Airline Tickets

Cardholders may redeem accumulated, un-expired points for a single lowest published airfare as follows:

- 1. Each airline ticket must be ordered through the administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.
- 2. All airline tickets must be for round-trip travel on the same airlines or code share airline.
- 3. En-route stopovers are not permitted unless they are to make direct connections.
- 4. Reservations for tickets also exclude the usage of charters.
- 5. Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
- 6. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- 7. For domestic travel a Saturday night stay must be included in the travel itinerary.
- 8. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- 9. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for airline tickets.
- 10. The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
- 11. Each airline ticket may not exceed the Ticket Cap.

Non-travel rewards

Money back rewards

- a. Points required for money reward are subject to change.
- b. Cardholders may redeem 8,500 accumulated un-expired points for a \$100 credit to the cardholder's First Bank & Trust credit card account. The total credit will appear within two statement cycles following the cardholder's selection of the money back reward.