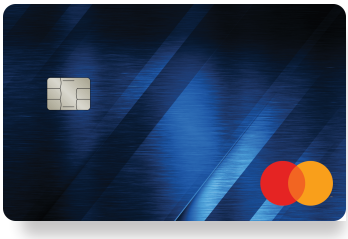
everywhere
REWARDS
Payback

Where will your rewards take you?

M-901608

Make every day more rewarding!



Earn Everyday Points

Your everyday purchases have never been more rewarding! **Everywhere Rewards** is a simple, easy to use program that rewards you with points each time you use your **Everywhere Rewards Payback card**.

1 point = $1 spent

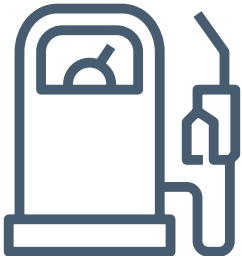
Everywhere Rewards Payback card

Redeem Points for Rewards

Visit the rewards site at **dreampoints.com/everywhererewardspayback** or call **888.396.3419**

Cash Back

Use your Everywhere Rewards Payback card and earn points toward cash back for all your purchases.



Fuel With Points

Use your rewards card at participating gas stations when fueling up and you can redeem your points for a discount at the pump.

Access Your Rewards

Browse rewards & check your point balance on the Everywhere Rewards website.

Get started today, sign in at dreampoints.com/everywhererewardspayback.

I. Description of the Program

a. The rewards program ("Program") is a service provided by Card Assets, a Division of First Arkansas Bank & Trust (Card Assets) / Everywhere Rewards Program ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
b. Participation in the Program is exclusive to those who have a current credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders").
c. The Sponsor 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 Sponsor may make such a determination in its sole discretion.
d. The rewards program is void where prohibited by federal, state, or local law.
e. The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any program document.
f. The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the points required for a reward within the rewards Program. At the Sponsor's option, redemption of Points may be restricted, limited, expired or canceled at any time without prior notice.
g. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
h. The Program's Privacy Policy is available at the Program's website on the bottom of each page.
i. The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor and the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

II. Earnings Points

a. Cardholders will earn points for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions").
b. Points will be accumulated at the rate of:
    1. One point per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled credit card.
    2. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.
c. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
d. 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 program Sponsor reserves the right to cancel cardholder's membership in the rewards program.
e. Points may not be combined with any other loyalty/frequency reward program that is not managed by the program's Sponsor.
f. The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
g. Points are not the property of the cardholder, and cannot be bought, sold, or transferred in any way (including upon death or as part of a domestic relations matter).
h. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, three (3) years after the date of issuance.
i. The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points. The Sponsor's decisions regarding Point discrepancies shall be final.

III. Redeeming Points

a. To redeem points, visit the Program's website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.
b. To be eligible to redeem Points, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled, or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
c. Points are deducted from the cardholder's point balance as soon as they are redeemed.
d. Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
e. The Cardholder agrees to release the Sponsor and Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense, or damages sustained by the Cardholder, associated with a 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 Administrator and the Sponsor 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.
f. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
g. Participating merchants and third party service providers are responsible for the quality and performance of any products or services they provide. The Sponsor and the Administrator are not responsible in any way for the products or services provided by participating merchants and third party service providers.

IV. Cash back rewards/ Statement Credits

a. The cash back reward(s) will appear as a credit on the Cardholder's Reward Card or designated Checking or Savings Account.
b. Cash back rewards may be redeemed at a minimum of $25 per redemption.
c. Cash back deposits to Checking or Savings will take 5-10 days to appear in the Cardholder's checking or savings account, whichever the Cardholder selects.
d. The Cardholder is responsible for any outstanding balance owed on the account after the credit is applied.
e. Cash back reward(s) cannot be applied toward the payment amount owed on a Cardholder's Reward Card.

V. Fuel Redemption/Fuel With Points

a. The Cardholder may redeem points at the pump or inside at the register by swiping a participating financial institution's rewards card at a participating fuel retailer. If the Cardholder has at least 2,000 points available, they will receive a message on the pump or at the register asking if they would like to use 2,000 rewards points to get $.50 off per gallon. The offer will also display if they are prepaying for fuel.
b. If the Cardholder selects, "Yes", the per gallon charge will be lowered by $.50, subject to a maximum limit of $.50 per gallon discount on 20 gallons (or $10.00 off) during each visit.
c. Points required and discount at the pump may vary by retail brand and card program. Please refer to the program website for a list of current offers and participating retailers.

VI. Toll-Free Participant Access & Contact Information

a. For questions, concerns or complaints, please contact the Administrator's customer service center at 888-396-3419. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.
    1. Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.
    2. Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, Weekends from 9am to 5pm ET. After hours emergency service is available 24/7 for trips within the next 48 hours.
c. Both centers will be closed on select holidays which will be published each calendar year.
d. To access the program's website, visit www.24-7cardaccess.com.

EE49

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