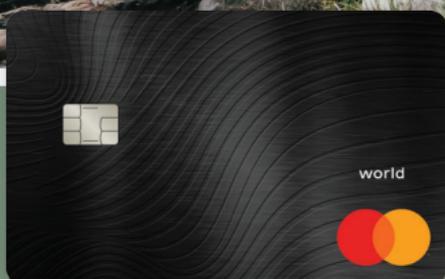


Where will
your rewards
take you?

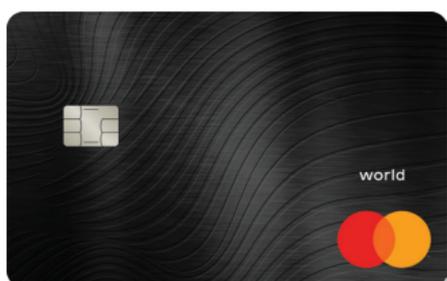
everywhere
REWARDS



World Card

M-901605

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 World card**.

1 point = \$1 spent

Everywhere Rewards World card

Redeem Points for Rewards

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

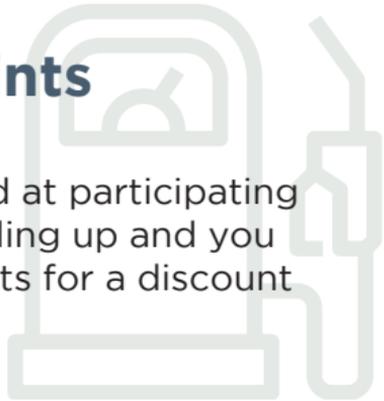
Gift Cards/ Cash Back

Enjoy a variety of gift card reward options from all your favorite retailers like Amazon & Starbucks or use your Everywhere Rewards World 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.



Experiences/ Theme Parks



From an open water dive course to a PGA pro golf lesson, you can redeem points for a variety of daytime excursions and nightlife entertainment. Or, let your points take you for a ride and redeem points towards theme parks!

Event Tickets

Redeem your points for tickets to top events across the nation. From concerts to top sporting events to plays, find tickets that you will enjoy!

Travel

Enjoy freedom from restrictions! Browse top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities and excursions all in one place.

- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirement



Merchandise

Everywhere Rewards has an extensive merchandise selection, you'll be sure to find the reward item you've been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!



Charity Choice

Pay it forward with your points! You can donate the points you've earned to a charitable donation and do your part to give back.

Make a
CharityChoice
choose from over 1000 charities
When meaningful matters...

Access these & more

Browse the entire rewards catalog on the rewards site.

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

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.

- a. Points are deducted from the cardholder's point balance as soon as they are redeemed.
- b. Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
- c. 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.
- d. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- e. 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. Travel Rewards

For Travel reward information, sign in via Online Banking at dreampoints.com/worldcardconsumer for complete program terms & conditions.

V. Non-travel Rewards

Merchandise

- a. When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The rewards Program Administrator reserves the right to replace or remove certain sections within any program literature or website. All rewards are subject to availability.
- b. Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.
- c. No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d. Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam, and the US Virgin Islands will have an additional freight charge billed to the cardholder's rewards card.
- e. Merchandise pictured in any reward's program brochure or website 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 our knowledge. The Sponsor and the Administrator are not responsible for errors or omissions.
- f. The number of 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. Some items are delivered by common carrier, where a delivery time is scheduled, and someone must be present to accept delivery. When this is the case, the item must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before Cardholders sign to accept shipment of merchandise. For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the customer service center if you find any exceptions, damages, or shortages.
- h. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift cards/certificates

- a. Points may be redeemed for physical gift cards/certificates from select merchants. Most physical gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Delivery times may increase during peak holiday periods
- b. Physical Gift cards/certificates cannot be returned and are not redeemable for cash or credit.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or certificate 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, certificates, and codes may also be subject to other restrictions imposed by the merchant. Gift cards, certificates, and codes purchased to provide services are subject to the terms and conditions of the vendor providing the services.

- a. Additional terms and conditions may be specified on the gift card or certificate.
- b. If a merchant declares bankruptcy the Sponsor and Administrator are not liable for the underlying funds on the gift card or certificate.
- c. Once the gift card or certificate is redeemed and/or used, they are not returnable, exchangeable, or replaceable.
- d. Each merchant sets a policy regarding lost or stolen gift cards or gift certificates. If a gift card or certificate is lost or stolen the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserve the right to decline to replace lost or stolen gift cards or certificates.
- e. If gift cards or certificates have been ordered and not received by the Cardholder, they 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.
- f. The Administrator is not responsible if a recipient or Cardholder defaces, damages, or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

VI. Charity Choice

- a. Support the greater good by choosing a Charity Choice donation egift certificate.
- b. By selecting a Charity Choice redemption, the cardholder will receive an egift certificate via email to be redeemed at <https://www.charitygiftcertificates.org/>.
- c. With this egift certificate, the cardholder may designate the funds for up to three charities of their choice, exclusively from our online list of over 250 major charities and many local causes, totaling over 1000 in all. Follow the easy instructions on the back of the card to donate the funds.

VII. 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.

VIII. 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.

IX. 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.