



Jiko Bank, a division of Mid-Central National Bank

Early Adopter Exclusive Jiko Solid™ Debit Card Cashback Reward Program Terms

Effective October 6, 2020

Thank you for being an early adopter! You're one of a few who requested early access to the Jiko Solid™ Debit card. These Jiko Solid™ Debit Card Cashback Rewards Program Terms ("Exclusive Rewards Terms") set forth the terms and conditions of the Jiko Solid™ Debit Card Cashback Rewards ("Rewards") that can be earned based on use of your Card. "Card" and all other terms used in these Exclusive Rewards Terms that are not defined herein have the meanings given to those terms in the Jiko Solid Debit Card Agreement and Disclosure Statement (the "Card Agreement") as from time to time in effect. In the event of a conflict between these Exclusive Rewards Terms and the Card Agreement with respect to Rewards, these Exclusive Rewards Terms will control.

Promotion Offer Limitations. These Exclusive Rewards Terms are effective from 12:00am ET October 6, 2020 until January 6, 2021, 12:00am ET. No rewards will be earned after this date. Please refer to your Card Agreement for continued terms and limitations.

Earning Rewards. You may earn cashback Rewards based on qualifying purchases made using your Card. We calculate Rewards by multiplying qualifying Card purchases shown for each statement cycle on the Jiko bank account's statement ("Statement Cycle") by 1.00% with the result rounded to the nearest cent.

Qualifying Card purchases are:

- Point-of-sale purchases made with the Card that posted and cleared during the previous Statement Cycle, excluding any cash over portion of the purchase, except bill payment or funding, depositing or payment of any prepaid card or account or a deposit account.

In addition, Card transactions that are not eligible for Rewards include:

- Any transaction conducted at an ATM.
- Any transaction conducted online.
- Any transaction conducted at a gas station.
- The purchase of cash equivalents. Cash equivalents include money orders, cashier's checks, bank checks, currency (including bitcoin and any other crypto currency), coins, negotiable items not yet deposited, U.S. treasury bills and commercial paper.



- Peer-to-Peer ("P2P") payments. P2P payments include electronic fund transfers made from one individual's bank account or card to another individual's bank account or card through a P2P payment application.

In addition to the exclusions above, purchases made using third-party payment accounts (services such as Venmo[®] or PayPal[™] who also provide P2P payments) may not be eligible for Rewards.

Eligibility Dispute. If you claim the purchase is eligible but our system considered the transaction not eligible for Rewards, we reserve the right to request receipts of your Card purchases within sixty (60) days of the purchase date and you agree to provide such receipts upon request. Failure to provide requested receipts will result in those Card purchases not being eligible for Rewards.

Rewards will be earned each Jiko bank account statement cycle and will be posted to your Jiko bank account within 20 business days following its statement end date. Your Jiko bank account must be open and in good standing when Rewards are posted in order to be awarded.

Redemption. Rewards are automatically redeemed and posted to your Jiko bank account in any available amount.

Expiration of Rewards. Rewards do not expire, but if your Jiko bank account is closed for any reason, rewards of the current statement cycle may be forfeited. If your Card or PIN are lost or stolen, or we issue you a new Card account for any other reason, you will continue to earn Rewards on as described above

Rewards Adjustments and Termination. We may make adjustments to your Rewards based on your Card activity. For example, we may debit from your Jiko bank account a Reward amount associated with the return of a qualifying Card purchase or the amount of a Reward disbursed by us in error. If your Jiko bank account has insufficient funds to allow the adjustment, the adjustment will be postponed until sufficient funds are held in your Jiko bank account.

Jiko bank accounts deemed to have an excessive or unusual number of Card return transactions may be frozen, no longer eligible to participate in the Rewards program or closed in accordance with the terms of the Jiko bank account agreement.