

Grand.bank® Plus Cash Back Rewards Terms and Conditions

M-142081

Important Information about Your Rewards

This Grand.bank® Plus Cash Back Rewards Terms and Conditions describe the cash back rewards feature offered in connection with your Grand.bank® Plus Mastercard® credit card Account issued by Grand Bank for Savings, FSB, Member FDIC ("Grand.bank®"). These Terms (defined below) supplement and are made part of your Cardholder Agreement with Grand Bank For Savings, FSB.

By using your Account after these Terms are provided to you, or by earning or redeeming Rewards, you agree to be bound by these Terms, as amended from time to time. These Terms apply exclusively to Rewards. In the event of any conflict with the Cardholder Agreement, these Terms will govern solely with respect to Rewards.

Definitions

For purposes of these Terms, the following definitions apply:

- "Account" means your Grand.bank® Plus Mastercard® credit card account that is enrolled in or otherwise eligible to earn Rewards.
- "Agreement" means the Cardholder Agreement, Account Opening Disclosure and Pricing Information, and any addenda made part of or expressly referencing the Cardholder Agreement, including these Terms.
- "Applicable Law" means all federal, state, and local laws, statutes, regulations, regulatory guidance, orders, and requirements that apply to these Terms, Rewards, the Account, or the activities described in these Terms, in each case only to the extent such laws, statutes, regulations, guidance, orders, or requirements apply and are not preempted by federal law.
- "Authorized User" means any person you authorize to use your Account.
- "Good Standing" means your Account is open, not charged off, not subject to fraud or misuse restrictions, and not in default under the Agreement.
- "Qualified Transactions" means eligible purchases made using your Account, less any credits, returns, or adjustments, and excluding transactions that do not qualify for rewards as described in these Terms.
- "Rewards" means cash back or other rewards earned and calculated in accordance with these Terms.
- "Service Provider" means Continental Finance Company, LLC and any of its affiliates, agents, authorized representatives, service providers, successors, and assigns that assist us in administering, servicing, supporting, calculating, or performing obligations related to Rewards.
- "Terms" means these Grand.bank® Plus Cash Back Rewards Terms and Conditions, as amended from time to time.
- "we," "us," and "our" mean Grand Bank for Savings, FSB (Grand.bank®), the issuer of the Account.
- "you" and "your" mean the primary cardholder who is responsible for the Account.

If there are capitalized terms used in these Terms, but are not defined in the above, then those terms have the same meanings assigned in your Cardholder Agreement.

We may use Service Providers, including Continental Finance Company, LLC, to administer, service, support, calculate Rewards, communicate with you, and perform other functions related to Rewards on our behalf.

Earning Rewards

You may earn Rewards when you or an Authorized User use your Account to make Qualified Transactions. Rewards are calculated based on eligible purchases made with your Account, as described in these Terms.

For purposes of these Terms, "Qualified Transactions" generally include purchases of goods and services made using your Account, less any credits, returns, or adjustments. The following types of transactions are not Qualified Transactions and do not earn Rewards: Cash Advances, interest charges, fees of any kind, including but not limited to Annual Fees, monthly maintenance fees, Late Payment Fees, Returned Payment Fees, or other applicable charges; disputed transactions while under investigation, unauthorized or fraudulent transactions; credits, returns, refunds, reversals, or adjustments; transactions prohibited by Cardholder Agreement; and fees or charges associated with optional products or services, including but not limited to Continental Credit Protection and Continental Identity Protection d/b/a Identity Advantage, if applicable.

You will earn Rewards at a rate of 1% on the amount of each Qualified Transaction. This means you will earn \$0.01 in Rewards for every \$1.00 in Qualified Transactions. Rewards are calculated based on the total amount of Qualified Transactions during each Billing Cycle, subject to any applicable adjustments for returns, credits, refunds, reversals, adjustments, or non-qualifying transactions, and will be rounded to the nearest cent (\$0.01). For example, if you make \$100.00 in Qualified Transactions during a Billing Cycle, you will earn \$1.00 in Rewards.

We do not limit the earning of Rewards based on merchant category codes ("MCCs"). Qualified Transactions are determined based on the type of transaction, as described in these Terms, and not based on the category of the merchant.

We rely on transaction information provided by payment networks, processors, merchants, and other third parties to determine whether a transaction qualifies as a Qualified Transaction.

Rewards Calculation, Posting, and Redemption

Rewards are calculated at the end of each Billing Cycle based on the total amount of Qualified Transactions during that Billing Cycle, less any credits, returns, refunds, reversals, or adjustments. The amount of Rewards earned will be reflected on your Monthly Billing Statement.

Rewards are automatically redeemed and issued as a statement credit to your Account on a monthly basis, beginning after your Account is activated. There is no limit on the total amount of Rewards you may earn, provided the cash back rewards feature remains available and your Account is in Good Standing.

Statement credits will reduce your Account balance but will not satisfy any required Minimum Payment Due and remain subject to the terms and conditions of your Cardholder Agreement.

Rewards do not expire as long as your Account remains open; however, Rewards may be forfeited under certain circumstances. See “How You Could Lose Your Rewards” below for more information.

Rewards are promotional, are not transferable, and may not be sold or assigned. Rewards have no cash value or other value unless and until they are applied as a statement credit in accordance with these Terms.

How You Could Lose Rewards

Your Rewards do not expire as long as your Account remains open; however, you will forfeit any unredeemed Rewards if any of the following occur:

- Your Account is closed for any reason;
- Your Account is in default under your Cardholder Agreement (for example, you fail to keep your Account in Good Standing);
- You fail to comply with these Terms or any other agreement you have with us;
- You file for bankruptcy or become subject to insolvency proceedings;
- You die; or
- You or any Authorized User engage in fraudulent activity, illegal activity, or misuse of the Rewards, including abusive or gaming activity, as determined by us in our sole discretion and in accordance with Applicable Law.

If we terminate the cash back reward feature, we will provide notice and determine whether any accumulated Rewards will be issued as a statement credit prior to termination in accordance with Applicable Law.

Rewards that are forfeited will not be reinstated unless we determine that the forfeiture occurred as a result of an error.

Special Rule for New York Residents

To the extent New York law applies and is not preempted by federal law, if your Account or the cash back rewards feature is modified, cancelled, closed, or terminated in a manner that gives you rights under New York law, we will provide any notice and opportunity to use earned Rewards required by Applicable Law. Nothing in these Terms is intended to limit those rights.

Important Information About Your Rewards

If Rewards are not calculated correctly due to a processing or system error, we reserve the right to correct the calculation and adjust your Rewards accordingly.

Your participation in the cash back rewards feature may result in the receipt of taxable income. You are responsible for any applicable taxes and related reporting obligations. We recommend that you consult a tax advisor if you have questions about your individual tax situation.

We are not responsible for disputes between you and any Authorized User regarding participation in the cash back rewards feature or use of the Rewards.

To the extent permitted by applicable law, we make no representations or warranties regarding these Terms or Rewards, including any implied warranties of merchantability or fitness for a particular purpose.

We are not responsible for any indirect, incidental, or consequential damages arising from your participation in Rewards, except as otherwise required by Applicable Law.

These Terms and Rewards are governed by the laws governing your Account as set forth in the Cardholder Agreement. We will comply with any other Applicable Law governing Rewards to the extent such Applicable Law applies and is not preempted by federal law.

We may delay or waive enforcement of any provision of these Terms without losing our right to enforce that or any other provision at a later time. If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions will remain in full force and effect.

Communications

We may provide communications about Rewards and these Terms to you by mail, electronically (including through email, mobile applications, or online account services), or by other means permitted by Applicable Law, using the contact information in our records. Electronic communications are governed by your E-SIGN Consent and Applicable Law.

By providing us with your contact information, including your telephone number, you authorize us and our Service Providers to contact you at that number regarding your Account, these Terms, and the Rewards for informational and servicing purposes, at such number(s) using any lawful means of communication, including, but not limited to, calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Message and data rates may apply for certain communications. By providing us with your e-mail address, you agree to receive correspondence electronically from us. This may include contact from us or from companies acting on our behalf. We may communicate with you by e-mail for any lawful or business purpose.

You may update your communication preferences or contact information at any time by contacting us using the information provided in your Cardholder Agreement or on the back of your card. You are responsible for keeping your contact information current. We are not responsible for any delay or failure to deliver communications if your contact information is not up to date.

You agree that we and our Service Providers may monitor and record telephone calls for quality assurance, training, and servicing purposes, as permitted by Applicable Law.

Notice of Changes

We may modify, suspend, or terminate the cash back rewards feature or these Terms at any time, subject to Applicable Law. This may include changes to how you earn Rewards, which transactions qualify, how Rewards are redeemed, or the value of Rewards.

We will provide notice of changes when required by Applicable Law.

We may provide notices to you in writing, electronically, or through our Mobile App or in the Monthly Billing Statement, as permitted by Applicable Law. If you have agreed to receive electronic disclosures, you consent to receive notices related to these Terms electronically. You may withdraw your consent to receive electronic disclosures at any time by contacting us as set forth in your Cardholder Agreement.

Arbitration Notice

Disputes relating to these Terms or Rewards are subject to the Arbitration Provision in the Agreement, including any right to opt out, small-claims court rights, class-action waiver, and exceptions stated in that Arbitration Provision. The Arbitration Provision does not apply to you to the extent prohibited by the Military Lending Act.

9/1/2026