

Debit Card Prewards Program Disclosure

Prewards Program

The Prewards Program (“Prewards” or “Program”) offers eligible Cardholders (“Cardholder” or “you”) the ability to earn money back on qualifying purchases made at participating retailers. By using the Service, you are indicating your agreement to be bound by all of the terms and conditions contained in this disclosure and any Prewards operating rules or policies that may be published, as may be amended from time to time. The Prewards Program is provided by edo Interactive, Inc. and CB&S Bank (“we” and “us”).

Eligibility for Prewards

If you have a CB&S Bank MasterCard® Debit Card that is linked to a CB&S Bank checking account, you are eligible to participate and will automatically be enrolled in Prewards. You may opt out of participation in Prewards as described below. To view current offers from Prewards, you must register and sign on to the Prewards site at <https://cbsb.myprewards.com>. There are no fees to join or participate in Prewards.

To qualify for a Prewards money back offer on a purchase, you must use a debit card that is eligible for Prewards to make the purchase. Prewards money back offers may only apply to purchases made online or in-store, depending on the offer. Retailers that participate in Prewards determine whether offers available the Prewards Program may or may not be combined with any other coupon, promotion code or special incentive program. Refer to each individual offer for details.

Privacy

Your personal information will only be used by CB&S Bank in accordance with the CB&S Bank Privacy Policy.

Offers and Purchases

The Prewards Program offers various promotions from third-party retailers through which you can earn money back through Prewards. Participating retailers and offers are subject to change without prior notice. Please review the Prewards website to view all promotion details and dates, including eligible merchandise rules, guarantees, warranties, payment terms, shipping, delivery, taxes, return policies and processing of returns. We make no warranties and disclaim any and all responsibility for fulfillment of any transaction between you and a participating retailer. For some money back offers, tax costs are not eligible. Refer to each individual offer for details, or contact the retailer.

When you make a purchase from a participating retailer in-store and request cash back at the check-out register, and a Prewards offer applies to the purchase, your Prewards money back offer may apply to the value of the purchase only and therefore may not apply to the value of the cash-back transaction. Purchases that are similar to cash, such as money orders and gift cards may not qualify for a Prewards offer and will vary according to each participating retailer’s rules.

Multiple Cards and the Designated Account

If you own multiple CB&S Bank checking accounts, you may use any of the linked eligible debit cards that you own to earn money back through Prewards. If two or more debit cards are linked to a jointly owned checking account, each owner may have different Prewards offers. Each owner must use their own eligible debit card to make their qualifying Prewards purchases. Prewards will be credited to the primary checking account associated with the debit card.

If you close your CB&S Bank checking account, you forfeit any Prewards payments that have not been awarded prior to the closing of your accounts. If you opt out of the Prewards Program, you forfeit any Prewards payments that were not credited to your account prior to such opt out.

Prewards Money Back Calculation

You can view the status of the money back you’ve earned through Prewards on the Prewards site. Typically, transactions that are eligible for money back through Prewards will show on the Prewards website within 24 hours after the transaction posts to your account. You will not be awarded money back through Prewards if the participating retailer does not send the corresponding payment.

It is your responsibility to check your account regularly to ensure that Prewards payments have been properly credited. You have 60 days from the purchase date to alert CB&S Bank Customer Service of a missing or incorrect Prewards payment.

Returns Policy

All returns must be made through the participating retailer. CB&S Bank is not responsible for any returns and all questions about purchases or returns should be directed to the participating retailer.

Prewards payments that have been credited to your checking account may be debited from your account if the return amount takes the total purchase amount below the required purchase amount in order to have been eligible for the applicable Prewards offer. If

you close the account in which the Prewards money back amount was credited, CB&S Bank may debit any other account in which you are an owner.

Multiple returns that CB&S Bank, in its sole discretion, determines are abusive may result in suspension or termination of your participation in the Prewards Program.

Opting Out of the Prewards Program

You may opt out of the Prewards Program at any time. In order to opt out, you can either:

- Log into the Prewards website and send an email request from the Help Menu select Contact Us, or;
- Call CB&S Bank Customer Service at 1-877-332-1710 to request to opt your card out of Prewards.