

ADA Small Business Rewards Card

Program Rules

Rewards Program

Participation in the ADA Visa® Business Rewards Card Program (“Program”) is restricted to U.S. residents who are 18 years of age or older (“Cardmember”, “you”, and “your”) and in whose name U.S. Bank National Association (“U.S. Bank”, “we”, “us” and “our”) maintains an ADA Visa® Business Rewards Card Account (an “Account”). Travel, gift cards, merchandise and other benefits offered from time to time, are the “rewards” you may obtain by redeeming the Points you have earned in the Program. Additional terms and conditions for the Program can be found in the Cardmember Agreement provided to you when your Account was opened and the card was received. Program administrative services are provided third party vendors.

Earning Points

We will credit your Account with Points as follows.

- You will earn one (1) Point for every \$1 in eligible Net Purchases each billing cycle. Net Purchases are purchases minus credits and returns.
- You will earn an additional one (1) Bonus Point, for a total of two (2) points, for every \$1 in eligible Net Purchases for dental supply providers defined by Merchant Category Code “**MCC**” 5047, 8021 and 8701.
- You will earn an additional four (4) Bonus Points, for a total of five (5) points for every \$1 in eligible Net Purchases for:
 - Purchases made through the ADA.org, state and endorsed partners. Refer to <https://www.adamemberadvantage.com/en> for current listing.
 - And prepaid HOTEL and CAR reservations made through the Rewards Travel Center

Merchants identify their business by selecting an **MCC** established by Visa. We do not determine the category codes that merchants choose and reserve the right to determine which Purchases qualify for Points, Bonus or Standard. A Purchase will not earn Points, neither Bonus nor Standard, if the merchant’s selected code is in a category that is not eligible for Points earning.

Your Account must be open and in good standing to earn and redeem rewards and benefits. Subject to credit availability, the number of Points that may accumulate in any monthly billing cycle for your Account is unlimited. “Net Purchases” for a statement period are determined by totaling all new purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments.

If credits during a statement period exceed Purchases, the credit balance will be carried over to the following billing cycles and offset against future Purchases charged to the Account for purposes of awarding Points. We may round Net Purchases up or down to a whole dollar amount for purposes of awarding Points. Points will not be awarded for any billing cycle if your Account is closed or is not current on the closing date for that billing cycle. Points will only be awarded for “Purchases” (as defined in the Cardmember Agreement) and will not be awarded for transactions posting as Convenience Checks, credit insurance premiums, Advances (as defined in the Cardmember Agreement, including wire transfers, traveler’s checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), Balance Transfers, INTEREST CHARGES and fees, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. We reserve the right to adjust or reverse the number of Points that were awarded for unauthorized transactions. Further, this Account is intended to be used for the purchase of various

products and services for business purposes, and we have the right to adjust or reverse the number of Points that were awarded or terminate the Account if we determine that purchases or transactions were outside of such use, including, without limitation, excessive or patterned purchases of cash equivalent instruments, such as gift cards, rewards cards, and other prepaid cards.

You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, fraudulent activities, failure to pay, bankruptcy, or death).

Please allow up to sixty (60) days after a Purchase for your Points, on that Purchase, to post to your Points balance. Your Point balance is available online in the Rewards Center. Your balance for the calendar year is reflected on your Account statement each month.

Points cannot be used as payment for obligations owed to U.S. Bank or its affiliates. Exception: Cardmembers can choose to redeem their earned Points for statement credit to be applied to their Account by accessing the Rewards Center. The statement credit will reduce the Account balance, but does not count as a payment and thus does not reduce the minimum payment due. There are no refunds, exchanges, replacements or conversions for currency, credit, other points or rewards for no-shows or unused portions or rewards, unless otherwise noted. Determination and payment of tax liability is the sole responsibility of the Cardmember.

Points will be pooled to one Points balance at the Business level. The individual, who executed the application for credit, will have the sole authority to redeem the pooled Points. If the Points balance changes from pooled to individual, any unredeemed Points will stay pooled and will not transfer to the individual Points balance.

Points Expiration

The amount of Points that may accumulate for your Account is unlimited. However, Points will expire at the end of the calendar quarter, at 11:00 p.m. Central Time, that is five (5) years from the date on which they were earned. Points are redeemed or expire on a first-in, first-out basis, so that the Points you earned are used first before later earned Points.

Contact Us

Except where stated otherwise in these Program Rules, you may generally redeem, and purchase Points, as described in this Program Rules, by:

- visiting the Rewards Center online, which is found by logging into Online Banking at www.adavisa.com.
- calling the Center at 888-229-8864 between 8:00 am and 10:00 pm (Central Time) Monday through Friday and 8:00 am to 5:30 pm (Central Time) Saturday and Sunday.

Please note, in some cases additional fees may apply for certain redemptions.

Purchasing Points

You can purchase additional Points to use for redeeming for rewards. The Points purchase will be charged to your Account. Each Point is priced at \$.03, a minimum number of 500 Points per purchase is required and Points must be purchased in increments of 100. The maximum number of Points you may purchase in a calendar year is 25,000. Purchased Points are available immediately. You do not earn additional Points for purchasing Points. All Point purchase transactions are final and Points cannot be returned. Your Account must be in good standing to purchase Points. U.S. Bank reserves the right to change the price that is charged per Point.

Redeeming Points

Available Travel Rewards, Gift Card/Gift Certificate Rewards, Merchandise Rewards, Magazine Rewards, Event Ticket Rewards and any other Program Rewards as well as the number of Points needed to obtain each reward is available to

Cardmembers at the Rewards Center and by phone. U.S. Bank and/or third party vendors may change or terminate participating merchants, withdraw, limit, modify, or cancel any rewards, add an unlimited number of blackout dates, or increase the number of Points required for any reward at any time without advance notice, even though such changes may affect the accrual or value of Points or rewards. Minimum Point redemption levels may apply, vary by type of redemption, and are provided at the Rewards Center. Reward redemption is subject to availability based upon Cardmember's Account mailing address. Also, in most cases, ship-to address must be a street address; APO/FPO/PO Box addresses may not be accepted.

You may redeem Points for rewards only if the outstanding balance of your Account is below the credit limit and if your Account is open and in good standing. We reserve the right to verify and adjust Points at any time before or after posting any redemption. Once you or we close your Account for any reason, all accumulated Points may be forfeited.

For redemptions, inquiries, and updates, Cardmembers may visit the Rewards Center online or call the Rewards Center. All Point redemptions are final.

Travel Rewards

You may redeem Points earned in the Program to purchase travel rewards. All travel reservations must be booked through the Rewards Center. Points are considered fully redeemed when a confirmation number is issued and Points are deducted from your balance. Travel rewards can be issued in any individual's name, but Points used for the purchase must be redeemed by a Cardmember on the Account. U.S. Bank and our third party vendor(s) shall not be liable for any bodily and/or property damage that may result from your use of travel rewards, or the performance by the travel providers (e.g., airlines, hotels, etc.). You may obtain travel redemptions with a combination of Points and Purchase.

Your redemption for travel rewards constitutes your agreement to the terms and conditions of our third party vendor(s). If you book travel through the Rewards Center online, please refer to additional terms and conditions provided in the online redemption process. If you book travel by phone, a \$35 Travel Advisor Consultation fee will be charged per award ticket. Please refer to additional terms and conditions provided on your travel itinerary.

Airlines may impose additional fees that are not included in your award ticket, including but not limited to fees for seating, luggage and changing your ticket.

Merchandise Rewards

You may redeem Points earned in the Program for merchandise available through participating merchants under the then-current Program Rewards offering located at the Rewards Center. Points for merchandise are redeemed and deducted from the points balance when merchandise is requested by a Cardmember. U.S. Bank and our third party vendor(s) shall not be liable for any bodily and/or property damage that may result from the use of any merchandise acquired through the Program.

Your redemption for merchandise constitutes your agreement to the following terms and conditions of our third party vendor(s) (such terms and conditions are in addition to any terms and conditions of participating merchants) – please review:

Merchandise merchants are in no way affiliated with U.S. Bank, nor are merchandise merchants considered sponsors or co-sponsors of this Program. Use of merchandise merchant names and/or logos are by permission of each respective merchandise merchant and all trademarks are the property of their respective owners. Returns are only accepted for merchandise that is damaged, defective or mis-shipped and reported within 30 days of the receive date – unless otherwise noted. Items supplied by Best Buy are subject to all of Best Buy's

conditions of use and policies, which can be found on www.bestbuy.com. Manufacturer warranties, if any and if applicable, cover merchandise offered in the Program. Redemption for merchandise is not available where prohibited by law. Merchandise redeemed may be shipped within the 48 contiguous United States only, unless noted otherwise. Only standard shipping is available; no express delivery.

Gift Cards and Gift Certificates

You may redeem Points earned in the Program for gift cards or gift certificates available under the then-current Program Rewards offering located at the Rewards Center. Points for gift cards/gift certificates are redeemed and deducted from the points balance when gift cards/gift certificates are requested by a Cardmember. You may not use cash or anything other than Points earned with your Account to acquire gift cards/gift certificates through the Program. U.S. Bank and our third party vendor(s) shall not be liable for any bodily and/or property damage that may result from your use of gift cards/gift certificates acquired through the Program.

Your redemption for gift cards/gift certificates constitutes your agreement to the following terms and conditions of our third party vendor(s) (such terms and conditions are in addition to any terms and conditions appearing on or with the gift cards/gift certificates) – please review:

Gift card/gift certificate merchants are in no way affiliated with U.S. Bank, nor are gift card/gift certificate merchants considered sponsors or co-sponsors of this Program. Use of gift card/gift certificate merchant names and/or logos are by permission of each respective gift card/gift certificate merchants and all trademarks are the property of their respective owners. Additional terms and conditions of gift card/gift certificate merchants apply to gift cards/gift certificates, and such terms and conditions are subject to change at gift card/gift certificate merchant's sole discretion, if permitted by law. Please see the gift card/gift certificate merchant's gift card/certificate/website and the physical gift card/gift certificate for such additional terms and conditions. Gift cards/gift certificates can only be shipped within the 50 United States and U.S. territories. Gift cards/gift certificates will not be personalized and are transferable and may be redeemed by any person. Gift cards/gift certificates must be presented to participating gift card/gift certificate merchant for use. A gift card/gift certificate may only be used once. Mechanical reproductions, copies or facsimiles of gift cards/gift certificates will not be accepted. Gift cards/gift certificates are not exchangeable, refundable or redeemable for cash and cannot be replaced if lost or stolen. There are no refunds, exchanges, replacements or conversions for currency, credit, other points or rewards for no-shows or unused portions of gift cards/gift certificates. Lost, stolen, destroyed or expired gift cards/gift certificates will not be reissued or replaced. Reasonable efforts will be made to ensure that the gift certificate/gift card delivered in a timely manner. U.S. Bank, third party vendor(s) and gift card/gift certificate merchants are not responsible for gift cards/gift certificates or correspondence lost or delayed due to U.S. Mail delivery.

U.S. Bank Rewards Visa Cards

You may redeem Points earned in the Program for U.S. Bank Rewards Visa Cards ("Rewards Cards"). Points for Rewards Cards are redeemed and deducted from the Points balance when the Rewards Card is requested by a Cardmember. Rewards Cards will be mailed to the billing address on file; if an alternate address (including APO/FPO/PO Box) is requested, the redemption must be made through the Rewards Center by phone. Rewards Cards lost in mail will be replaced at no cost to the Cardmember if mailed to the correct address. Once received, Rewards Cards may be replaced if lost or stolen if the Rewards Card number is available, subject to the terms and conditions that are provided with the Rewards Card.

Rewards Cards will be personalized with the primary Cardmember's name and cannot be exchanged or refunded. Rewards Cards can be used at any merchant that accepts Visa debit cards. Rewards Cards cannot be reloaded with

additional funds, nor can they be used at an ATM – no cash access. Terms and conditions apply and other fees apply to Rewards Cards. For complete terms and conditions, see the “U.S. Bank Rewards Card Cardholder Agreement” available at www.usbankrewardscard.com. U.S. Bank Rewards Visa Cards are issued by U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

Cash Back as a Statement Credit or Account Deposit

You can choose to redeem Points for cash back in the form of a deposit to a U.S. Bank checking or savings account or as a statement credit to your Account. Points for cash back redemptions are deducted from the Points balance when the cash back redemption is requested by a Cardmember.

Statement credits are issued via a credit to your Account. A credit will be applied to your Account within 6-8 weeks. Points redeemed for a statement credit will reduce the account balance, but will not count toward your minimum payment due.

Account deposit redemptions may be issued via an electronic ACH deposit only to your U.S. Bank checking or savings accounts. Account deposit redemptions may not be deposited to an international account. Redemptions to a U.S. Bank checking or savings account will be applied within 7 business days of your redemption request.

You must enter an accurate routing number and account number for your cash back redemption to be processed correctly. Routing numbers entered for a cash back redemption are checked against the routing number directory maintained by the Federal Reserve. If you have entered your routing number correctly and it is not accepted by the Rewards Center, please contact your financial institution to verify the number. If your routing number still is not accepted, please call the Rewards Center. U.S. Bank is not responsible for incorrectly entered banking information.

Event Tickets

You may redeem Points earned in the Program for event tickets. All event tickets must be booked online through the Rewards Center. Points for event tickets are redeemed and deducted from the Points balance when a confirmation number is issued to the Cardmember. Point redemptions for event tickets must be performed by a Cardmember on the Account. You may obtain event tickets with a combination of Points redemption and purchase; however, the first ticket must be covered in full by Points redeemed before any additional tickets (if available from the ticket provider) may be purchased. U.S. Bank and our third party vendor(s) shall not be liable for any bodily and/or property damage that may result from your redemption, use of the event ticket, or attendance at the event’s venue – please review:

Your redemption for (and purchase, if any) of event tickets constitutes your agreement to the terms and conditions of our third party vendor(s). Please refer to additional terms and conditions provided by our third party vendor(s) throughout the redemption process on their website, and within their communication with you during the redemptions and post-redemption processes (such terms and conditions are in addition to any terms and conditions appearing on or with your event tickets). All redemptions and sales are final. There are no refunds, exchanges, replacements or conversions for currency, credit, other points or rewards for no-shows or unused portions or rewards, unless otherwise noted. U.S. Bank and our third party vendor(s) are not responsible for correspondence lost or delayed due to shipping. Our third party vendor(s) may impose additional fees including but not limited to service fees, processing fees, shipping and delivery charges as well as applicable taxes, that may be included in the amount that is calculated for Points redemption purposes.

Magazines

You may redeem points earned in the Program for magazines (print subscription and digital subscription) available through participating third party vendor(s) under the then-current Program Rewards offering located at the Rewards Center by logging into Online Banking at www.adavisa.com. Points for magazines are redeemed when the magazine is requested by a Cardmember. At the time of the magazine redemption, the number of points needed for the magazine will be deducted from your points balance. You may not use cash or anything other than points earned with your Account to purchase magazines through the Program. U.S. Bank, third party vendor(s) and publishers are not responsible for magazines or correspondence lost or delayed due to U.S. Mail delivery and/or email delivery.

U.S. Bank and our third party vendor(s) shall not be liable for any bodily and/or property damage that may result from the use of any magazines acquired through the Program - Please Review:

Your redemption for magazines constitutes your agreement to the terms and conditions of our third party provider(s) and the magazine's publisher. The third party providers and publishing companies are in no way affiliated with U.S. Bank, nor are magazine providers and publishers considered sponsors or co-sponsors of this Program. Use of magazine names, and/or logos is by permission of the respective third party vendor(s) and publishers and all trademarks are the property of their respective owners. There is a limit of 1 magazine subscription per title per household. Please allow 6-12 weeks for first issue to arrive.

Real-Time Rewards

With Real-Time Rewards, you may instantly redeem Points for your credit card Purchases via text messaging. The Points redemption comes in the form of a credit to your monthly billing statement. Points will be deducted from your Points balance and a credit for the Purchase amount will be applied to your Account billing statement when you request redemption. For transactions which include a gratuity, fees, or estimated taxes, the statement credit may not equal your final Purchase amount. Auto bill pay transactions will be part of Real-Time Rewards text messages if the Purchase falls within your preference selections. Real-Time Rewards text messages are available only for transactions with U.S. merchants. You may sign up for Real-Time Rewards using your 10-digit U.S. mobile number. Only one mobile number may be used per credit card account. After you complete a brief enrollment profile, you need to confirm your enrollment within 24 hours by replying 'YES' to a confirmation message that Real-Time Rewards will send you. If any changes are made to your Account that will affect the card number, account ownership or your rewards program, you will need to re-enroll in Real-Time Rewards. Message and data rates may apply. The short code REDEEM (733336) is used by Real-Time Rewards to send redemption requests. Message frequency is based upon the preferences you select and the Purchases you make on your Account. Text 'HELP' to REDEEM (733336) for Help. Text 'STOP' to REDEEM (733336) to cancel your participation in Real-Time Rewards. All cancellations completed via text message will remove that mobile number from all accounts registered for Real-Time Rewards. Please visit: <https://rtr.myrewardsaccess.com> for a full listing of the Mobile Terms and Conditions. For inquiries, to sign up to receive text alerts, to update your preferences or to cancel your enrollment, please visit the Rewards Center by logging into Online Banking at www.adavisa.com or call the Rewards Center at 888-229-8864.

You will not receive Real-Time Rewards text messages until you confirm your enrollment and preferences. You will receive a Real-Time Rewards request text message if your credit card Purchase falls within the criteria you have set up in your Real-Time Rewards preferences. Merchants who accept Visa cards are assigned a merchant code based on the kinds of products and services they sell. U.S. Bank does not control how Purchases are processed by merchants or the merchant codes they use; therefore, U.S. Bank cannot guarantee that a specific transaction will qualify. Your Account must remain in good standing in order to redeem. You may redeem by replying 'REDEEM' within 24 hours of when the

message was sent. You may only redeem the most recent Real-Time Rewards text message. Upon confirmation of a redemption request, Points will be deducted from your Points balance immediately, and a credit to your statement will be processed within three business days and will appear on your next billing statement. The Account statement credit for a Real-Time Rewards redemption will reduce the Account balance, but will not count toward the minimum payment due. All redemptions are final. If you return the item or service that you redeemed Points for to the merchant, the Points will not be reinstated, but you may receive a credit to your credit card account (in accordance with the merchant's return policy).

Limitation of Liability

In addition to other disclaimers set forth in these Program Rules, third party vendors and U.S. Bank make no guarantees, warranties or representations of any kind, expressed or implied, with respect to the goods or services offered by any participating merchant; and shall not be liable for any loss, expense, accident, injury or inconvenience that may arise in the connection with the use of such rewards; or as a result of any defect in or failure of such rewards. Third party vendors and U.S. Bank specifically disclaim any defect in or failure of such rewards. Third party vendors and U.S. Bank specifically disclaim any implied warranties of merchantability or fitness for a particular purpose.