

Greenlight Family Cash Mastercard(R)
REWARDS PROGRAM TERMS AND CONDITIONS

As used in these Terms and Conditions, the words “you” and “your” refer to the owner (primary cardmember) of your credit card account(s) (the “Account”) enrolled in the Greenlight Family Cash Mastercard(R) Rewards Program described below (the “Program”). First National Bank of Omaha (referred to herein as “we”, “us”, “our”), is the issuer of the Account and the sponsor of the Program. The Program is offered at our sole discretion and is dependent on the participation and cooperation of Greenlight (referred to as “Partner”).

EARN	During each 1 billing cycle earn rewards on Eligible Purchases: Earn 3% on all purchases when you spend at least \$4,000.00. Earn 2% on all purchases when you spend at least \$1,000.00 but less than \$4,000.00. Earn 1% on all purchases when you spend less than \$1,000.00.
ANNUAL FEE	There is no annual Program fee. However, please review the Cardmember Agreement and the accompanying Rates and Terms Schedule for information on possible fees associated with the Account.
LIMIT ON REWARDS EARNED	There is no limit on the number of rewards that can be earned.
EXPIRATION	Your rewards do not expire.
CLOSURE	A current subscription with Greenlight Financial Technology Inc., (Greenlight) is required to open this account. In the event that you choose to close your Greenlight subscription, First National Bank of Omaha, along with Greenlight, reserve the right to adjust the rewards program on your card.
REDEEM	You can redeem your Cash Back rewards upon request within the Greenlight app via statement credit or Greenlight investment account or deposit into the Greenlight Parent Wallet. Depending on your Greenlight subscription, some rewards redemption options may not be available. Cash Back rewards do not have a dollar value until redeemed within the Greenlight app.

These Terms and Conditions are in addition to those set forth in the Cardmember Agreement governing the Account, which remains in full force and effect and is unaffected by these Terms and Conditions. It is your responsibility to review the Terms and Conditions online for the most current version.

ENROLLMENT: To participate in the Program, the Account must be open. The “Enrollment Date” is the date the Account is opened or, if later, the date enrollment in the Program is completed. Program membership will be automatically renewed each year with the Terms and Conditions and the fees, if any, then in effect, until we are notified that the card is being closed or canceled or enrollment in the Program is terminated as otherwise permitted by these Terms and Conditions.

ELIGIBLE PURCHASES: “Eligible Purchases” are authorized, new purchases posted to the Account on or after the Enrollment Date, excluding refunds, credits (for returned merchandise or otherwise), and disputed billing items. Eligible Purchases do not include: (a) finance charges and other fees or charges posted by us to the Account; (b) cash advances, if applicable (including, but not limited to, purchases of money orders or other cash equivalents) or special check transactions; (c) balance transfers, if applicable; (d) charges for other products, services, or benefits that we provide; or (e) other transactions that we determine not to be eligible. We reserve the right to determine, in our sole discretion, whether transactions qualify as Eligible Purchases, and our determinations shall be final.

REWARDS: Rewards are not earned in the Program until they appear on the Account billing statement. Rewards may be deducted based on purchases that are subsequently subject to a refund, credit, or dispute. We reserve the right to retroactively correct errors made in rewards. Rewards will not be earned if the Account cannot be used for new purchases or participation in the Program has been suspended. If a credit card is reported lost or stolen, we will temporarily suspend your physical card until you’ve received and activated your new card. However, you can continue to transact and earn rewards using your mobile wallet. At our sole discretion, we may award additional bonus rewards in connection with certain purchases and/or promotions. Additional details and terms and conditions will be provided with such offers and are in addition to these Program Terms and Conditions unless otherwise specified therein. We reserve the right to determine which Eligible Purchases are eligible for bonus rewards. Each Account billing statement will include the total number of rewards earned for the covered billing cycle. Information regarding the Account (including the number of rewards earned and redeemed) can also be obtained by accessing the Greenlight app or by calling the Customer Service number listed on the back of the credit card.

REWARDS DISCREPANCIES: If you think there is a discrepancy in the number of rewards earned, you must notify us within 60 days of the date of the first Account billing statement showing the discrepancy. If you fail to notify us within 60 days, the Account billing statement will be considered accurate, and you will have waived all claims for adjustments. In the event that you received rewards that you were not otherwise entitled to, you agree that you owe us the reward value of such excess redemption and that we have the right in our sole discretion to reduce the reward balance accordingly, withhold any subsequent rewards you received in error, and collect any such amount you owe. Reward discrepancies do not constitute billing errors. Payments on the Account are due as provided in the Cardmember Agreement.

ADDITIONAL RESTRICTIONS: Rewards may not be earned in connection with purchases made in violation of law or the Cardmember Agreement. Purchases or Rewards cannot be combined with, or transferred to, another account. Rewards cannot be redeemed to make the required monthly payment shown on the Account billing statement. No accommodation will be made for forfeited rewards. Rewards have no monetary value until redeemed, are nonnegotiable, and do not constitute your property. The sale or barter of rewards is prohibited and will be void. Rewards are not transferable in the event of the cardmember’s death, as part of a domestic relations matter, or for any other reason. We are not responsible and bear no liability for any disputes concerning the ownership, redemption, or disposition of any rewards.

SUSPENSION; TERMINATION: At any time, with or without cause or advance notice (except where required by law), we may suspend the participation, or terminate the enrollment, of any person and/or Account in the Program. Reasons for suspension or termination include, but are not limited to, violations of these Terms and Conditions, the Cardmember Agreement, or any other agreement with us, providing false or misleading information to us, or circumstances that lead us to suspect the Account or the Program have been misused in any way, including, but not limited to, fraud, excessive transactions, or any other abuse. During a suspension, rewards may not be able to be earned or redeemed. For example, if a credit card is reported lost or stolen, the ability to earn and to redeem rewards will be temporarily unavailable until a new credit card is issued. If the Account is closed for any reason, by you or by us, enrollment in the Program will be

terminated. If enrollment in the Program is terminated, any accumulated rewards will be forfeited (unless applicable law provides otherwise). We also reserve the right to suspend or terminate the Program, in whole or in part, for any reason, at any time, with or without prior notice (except where required by law). Our decisions regarding the Program are final. If we suspend the Program, further rewards will not be awarded and the ability to redeem reward may not be available during the suspension. If we terminate the Program, no further rewards will be awarded. If the Program is terminated through no fault of your own, you will be notified of the date when rewards will no longer be earned and how long the ability to redeem any accumulated rewards will be available.

CHANGES: We reserve the right to change these Terms and Conditions at any time and to limit, modify, delete, or otherwise change any aspect of the Program, in whole or in part, including, but not limited to, suspending or terminating all or part of the Program, with or without prior notice except where required by law. Changes may have a retroactive effect unless prohibited by law. Changes may affect outstanding purchases and rewards, and may include, but not be limited to, the addition of blackout dates, the imposition of an annual Program membership fee or other fee, the increase of any fee that may be associated with the Program, and the number of rewards which may be earned per month or per year. We may also substitute another rewards program for this one, in our sole discretion with or without prior notice.

TAX LIABILITY: Rewards may be subject to federal, state, or local income tax. Determination and payment of any liability for federal, state, or local income taxes regarding the earning or redemption of rewards are your sole responsibility. Please consult your tax advisor concerning any income or other tax consequences related to participation in the Program.

AUDITS: We reserve the right to audit the Account for compliance with these Terms and Conditions. In the event an audit reveals any reward or other discrepancies, we can correct any such reward or other discrepancies we discover, and the awarding of rewards may be delayed until such discrepancies are resolved.

RELEASE OF INFORMATION: You consent to our release of information about you and the Account to third parties as necessary or convenient to carry out the Program or as permitted by applicable law.

OTHER TERMS: The Program is void where prohibited by law. All interpretations of these Terms and Conditions, all determinations of reward discrepancies, and the resolution of all other disputes shall be at our sole discretion, and our decisions will be final. We are not responsible for problems beyond our control, including, but not limited to, communications or computer systems failures, war, or acts of God. **IN NO EVENT SHALL WE BE LIABLE FOR SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL, OR EXEMPLARY DAMAGES.** By participating in, or claiming or accepting any rewards or other benefits of the Program, you consent to be bound by all the Terms and Conditions stated herein and you agree to release us, <Partner Name>, and each of our respective affiliates from any claim or liability relating to the Program except where prohibited by law. These Terms and Conditions are governed by and shall be construed in accordance with Nebraska law (excluding conflicts of law principles).

Every effort has been made to ensure that all information in all Program materials is accurate. We are not responsible for printing errors or omissions. Please check the online Account detail page for the most current Terms and Conditions.