

Purchase Rewards Program

Debit Card Rewards Program Terms and Conditions

If you participate in the Debit Card Rewards Program, you agree to the following terms and conditions.

Definitions

In the Debit Card Rewards Program, these terms have the following meanings:

- "NB&T" refers to National Bank and Trust, the financial institution where the Cardholder has a Checking Account on which the Debit Card has been issued.
- "Program" means the Debit Card Rewards Program that allows Participants to earn and redeem points for awards.
- "Checking Account(s)" or "Account(s)" refers to the checking account opened at NB&T.
- "Participant(s)" means the individual(s) who is using the Debit Card to obtain qualified points.
- "Cardholder(s)" refers to the individual(s) who has an open Checking Account and has been issued a Debit Card.
- "Debit Card" means the debit card that has been issued by NB&T that can be used to access your Checking Account.

Eligibility

1. Eligibility is restricted to NB&T Debit Card Cardholders whose Checking Account is open and in good standing.
2. Only an open Checking Account with an open and active Debit Card is eligible to earn or redeem points.

Point Accrual

1. Participants will earn 1 point for every \$1 in net purchases (purchases less returns) for Signature-Based purchases. Points will not be earned on purchases where the Cardholder enters their PIN to authorize the purchase (PIN-Based purchases). The Cardholder must sign for a purchase in order to earn the associated rewards points.
2. If the Cardholder is presented with the option of "debit" or "credit", the Cardholder must select "credit" and sign the receipt in order to earn points. Monetary transactions conducted over the Internet or telephone where the Cardholder's PIN is not used are considered Signature-Based transactions. Transactions conducted using a NB&T Debit Card for deposits, ATM withdrawals, balance inquiries, transfers, credits, pre-authorizations, and other check account inquiries are not eligible. Transactions from lost, cancelled, or stolen Debit Cards; or fraudulent purchases will not earn points. Participants will not earn points if the Checking Account has been closed. Once the Account is closed, points will not be credited or redeemed.
3. The Program is based on net purchases only and does not include cash advances, balance transfers, or wire transfers. It also does not include any fees posted to your Account, including late fees, over limit fees, and finance charges.
4. Points will expire three years from the end of the month in which they were posted.
5. Point accrual will begin upon Cardholder's initial qualifying usage of their Debit Card. No retroactive points will be awarded.
6. Points earned are generally posted to the Cardholder's Debit Card Points Account within 3 business days. Qualifying purchases that have not been cleared or posted to a Cardholder's Checking Account are not eligible for redemption.
7. NB&T reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. NB&T has the right to change the Program without advance notice to Cardholder. NB&T reserves the right to cancel any points earned for any reason.
8. Debit Card points may not be used with any other discount, coupon offer or other loyalty reward program.
9. The Debit Card Rewards program is a service provided through RAZRewards, which is the issuer of points and is solely responsible to redeem them. NB&T reserves the right to cancel any Debit Card membership in the event of fraud, abuse of program privileges, or violation of the program rules; including any attempt to sell or exchange points; or any instrument exchangeable for points.

10. Points may be transferred between Debit Cards only if both cards access the same checking account, and only with written authorization from both cardholders. Once a card is put on any status other than "Active", the points may not be transferred to another card.
11. Dollar and cents amounts will be rounded to the nearest whole dollar amount when calculating points earned.
12. Cardholder inquiries into perceived discrepancies about points earned will not be treated as Debit Card billing disputes. All decisions regarding point discrepancies shall be made final by NB&T.
13. Administrative services, travel reservations, and issuance of travel documents are provided by RAZRewards, who assumes all liability and responsibility for the provision of, or failure to provide the services. RAZRewards operates as an independent contractor and is not affiliated with NB&T. Neither NB&T nor RAZRewards shall be liable for any bodily harm and/or property damage that may result from participation in the Program or an airline's or other carrier's provision or failure to provide ticketed transportation for any reason.
14. NB&T and RAZRewards are not responsible for the replacement of lost, stolen, or damaged documents awarded for the redemption of points.
15. The terms of this Program are void where prohibited by law.

Redeeming Points

1. Points may not be redeemed for cash. No cash refunds or partial awards will be issued upon redemption of points.
2. Points must be redeemed online at www.selectyourrewards.com/NationalBankandTrust. For questions concerning rewards redemption please call 1-866-904-0850.
3. Debit Card Rewards Points may be redeemed for certain types of travel and lodging. All reservations are subject to the conditions of carriage, supply, or business of the service provider, which include exclusions and limitations of liability.
4. Points will be redeemable only if your Debit Card Account is open and in good standing.
5. The Cardholder is responsible for any tax liability related to participation in Debit Card Rewards Program, and for payment of any baggage charges, departure taxes, or other charges that may have been assessed by government entities.
6. NB&T reserves the right to disqualify any Cardholder from participating in the Program and to invalidate all points for abuse, fraud, or any violation of the Debit Card Rewards Program Terms and Conditions.
7. If an Account with a Debit Card issued against it is closed by a Cardholder or NB&T, such Cardholder will no longer be able to earn or redeem points. NB&T will determine what constitutes a closed account.

Questions

For questions concerning the Debit Card Rewards Program please contact NB&T via phone at 1-800-837-3011 or online at www.nbtirect.com.

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