

Trustmark Rewards Program Terms and Conditions
Trustmark Blue Pearl MasterCard®
Trustmark Blue Diamond MasterCard®

REWARDS AT A GLANCE:	
Trustmark Blue Pearl MasterCard® For each Eligible Purchase, you may earn the following:	Trustmark Blue Diamond MasterCard® For each Eligible Purchase, you may earn the following:
<ul style="list-style-type: none"> One (1) Point for each \$1.00 spent on all Eligible Purchases. 	<ul style="list-style-type: none"> One (1) Point for each \$1.00 spent on all Eligible Purchases. For purchases made at Merchants whose Merchant Category Code carries a <u>Gas</u> or <u>Restaurant</u> category, you will receive one (1) bonus Point (for a total of two (2) Points) for every \$1 spent on Eligible Purchases made at Gas or Restaurant Merchants.
There is no limit to the number of points you can earn. The redemption value of a point is \$0.01	

Note: We may feature special Cashback promotional offers from time to time. The terms of those offers will be disclosed to you when they are available.

Please review this document and keep it for reference. If we make any changes to the Rewards Program, we will let you know on www.trustmark.com, by mail, email, or on your statement.

The Trustmark Rewards Program (the “**Rewards Program**”) is governed by the following Terms and Conditions (“**Rewards Program Terms and Conditions**”). They provide important information that you need to know about the Rewards Program and govern all rewards available under your Trustmark Blue Pearl Credit Card Account and/or Trustmark Blue Diamond Credit Card Account (“**Account**”). These Rewards Program Terms and Conditions are an addendum to your Trustmark Cardholder Agreement (“**Agreement**”); in the event of any conflict between these Rewards Program Terms and Conditions and the Agreement, the terms of the Agreement will control. You accept and agree to be bound by the Rewards Program Terms and Conditions whenever you use your Account.

Section 1. Definitions

The definitions listed below will apply throughout these Rewards Program Terms and Conditions. The terms “**we**,” “**us**,” or “**our**” refer to Trustmark National Bank (“**Trustmark**”). In addition, the words “**you**,” “**your**,” and “**yours**” refer to the Cardholder(s) who holds the Card and is responsible for the Account.

Account means the credit card account for which you were issued a Card imprinted with your Account number, which is subject to these Rewards Program Terms and Conditions.

Card means a Trustmark Blue Pearl MasterCard® or Trustmark Blue Diamond MasterCard® credit card issued by us which you may use to obtain cash, make purchases, or lease goods or services on credit. Use of your Account number to obtain credit will be considered a use of the Card.

Cardholder means any person to whom a Card is issued a Card associated with the Account. Cardholders may be either a Primary Cardholder (defined below) or a Secondary Cardholder (defined below).

Cashback means a credit applied against your Account. Cashback credits will reduce your Account balance but cannot be used to make payments for obligations owed to us or our affiliates and will not reduce the minimum payment or pay any fees stated on your monthly billing statement.

Eligible Purchase means any signature-based purchase, internet purchase, purchase made using a credit card terminal, phone or mail-order purchase, or automatic bill payment.

Gift Card means a physical card or token that can be exchanged for goods or services from a particular Merchant or business.

Merchant means each retailer, business, or any other place where you make an Eligible Purchase.

Merchant Category Code (“MCC”) means a credit card code assigned to each merchant that indicates the merchant’s area of business.

Multi-Card Account means an Account with a Primary Cardholder and one or more Secondary Cardholders.

Net Purchases means purchases (minus returns and credits) made on your Account at eligible Merchants rounded to the nearest whole dollar.

Point means the numeric value earned by eligible Net Purchases on your Card.

Primary Cardholder means a person other than a Secondary Cardholder who is issued a Card and for whom the Account is first opened by Trustmark. For Single Card Accounts, the Primary Cardholder is the only Cardholder.

Program Account means your Trustmark Rewards Program account.

Reward Item means Cashback as a statement credit, gift cards, and/or merchandise.

Rewards Program means the Trustmark rewards program associated with your Card.

Rewards Program Terms and Conditions refers to the terms and conditions in this document, which govern the Rewards Program; these Rewards Program Terms and /Conditions are separate from the terms of your Trustmark Cardholder Agreement provided with your Card.

Single Card Account means an Account with one Cardholder.

Secondary Cardholder means any person authorized by the Primary Cardholder to obtain credit under the Account and who is issued a Card associated with the Account.

Section 2. General Rewards Program Rules

Trustmark Rewards Program Account: A Trustmark Rewards Program Account will be automatically opened for you. For Multi-Card accounts, the Rewards Program Account will be tied to the Primary Cardholder on the Account. A Trustmark Rewards Program Account will be opened upon customer enrollment into the Rewards Program. A Rewards Account holds, calculates, and accumulates Reward Points. You can earn Points in a variety of ways, including purchases made with your eligible Trustmark Blue Pearl MasterCard® and/or Trustmark Blue Diamond MasterCard® at qualifying Merchants or in connection with other promotions or offers. Any such promotion(s) or offer(s) may have specific terms and conditions that will be disclosed at the time of the promotion or offer.

Point Accrual. Point accrual will begin upon Account enrollment in the Trustmark Rewards Program. No Points will be awarded retroactively. Points accrue to the Primary Cardholder ONLY. For Multi-Card Accounts, Points earned on Secondary Cards will accrue to the Primary Cardholder’s Reward Account. Primary Cardholders are the only Cardholders who can redeem Points.

Trustmark Blue Pearl MasterCard® Rewards: Trustmark Blue Pearl MasterCard® cardholders will earn one Point for every \$1 spend in Net Purchases made at eligible Merchants.

Trustmark Blue Diamond MasterCard® Rewards. Trustmark Blue Diamond MasterCard® cardholders will earn one (1) Point for every \$1 spent in Net Purchases made at eligible Merchants. For purchases made at Merchants whose Merchant Category Code carries a Gas or Restaurant category, you will receive one (1) bonus Point (for a total of two (2) Points) for every \$1 spent in Net Purchases made at Gas or Restaurant Merchants on your Trustmark Blue Diamond MasterCard®.

Excluded Purchases: Purchases made at Merchants that do not process transactions using eligible MCC codes will not qualify for Points, i.e., You will only earn Points on Net Purchases made at Merchants who use eligible MCC does. Trustmark does not have the ability to control how a Merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for Points.

Authorized Rewards Users: The Program is only available to Trustmark Primary or Secondary (Joint) cardholders who have a Trustmark Blue Pearl MasterCard® or Trustmark Blue Diamond MasterCard® Account that is intended to be used for family, personal and household purposes.

Qualification for Rewards: To qualify for the Rewards Program your Account must be in good standing, i.e., your Account is open, current (no past due balances), and not in default or delinquent.

Change of Terms: We reserve the right to alter, temporarily suspend, or terminate the Rewards Program at any time without notice; this may result in the cancellation of any outstanding earned Cashback balance related to your Account. Rewards Program Terms and Conditions will be posted on the Trustmark Online Webpage. You may also call the Trustmark Card Center for a copy

of the current Rewards Program Terms and Conditions. Changes may affect any Program benefit including, but not limited to, Reward Items, and cash back. It is your responsibility to regularly review the Rewards Program Terms and Conditions for any changes.

Misuse of Rewards Program: If, in our sole discretion, we suspect you or any cardholder have engaged in fraud, misuse, abuse, or suspicious activity in using the Account, the Rewards Program, or any other Trustmark rewards programs or products, we may suspend or terminate your participation in the Rewards Program, including your ability to redeem or access your earned Point balance. In such event, we may close your Account immediately and without notice; this may result in the forfeiture of all your earned Points.

If, in our sole discretion, you or any cardholder violate these Reward Program Terms and Conditions or violate the terms of any other Trustmark rewards program or products, we may suspend or terminate your participation in the Rewards Program, including your ability to redeem or access your earned Points.

Reward Item Changes: All Reward Items are subject to availability. We may withdraw, change, or replace specific available Reward Items or modify the redemption value of rewards at any time without prior notice to you.

Terms: The terms of this Reward Program are void to the extent prohibited by law, but we may enforce all other terms.

Payments: Cashback to statement credit cannot be used to make payments for obligations owed to us or our affiliates. You may not use earned Cashback as a statement credit to make the minimum payment or pay any fees stated on your monthly billing statement. However, we may allow you to apply Cashback earned as a statement credit on your Account.

Reward Redemption Processing: We will apply Cashback redemptions as a statement credit within (3) three business days of your redemption request. You may not apply Cashback as a statement credit to avoid paying interest charges on your purchases, you must ensure that your entire outstanding balance is paid in full before your billing cycle's due date. Other reward redemptions for products and services will be applied to your Program Account the same business day as the redemption request.

Other Trustmark Rewards Programs: Point balances cannot be combined with any other loyalty and/or frequency reward program.

Unredeemed Points: Unredeemed Points balances have no monetary value. Unclaimed Points will expire after three (3) years.

Rewards Program Rights: If you believe there is an error on your Program Account, you must report such error to us promptly but in no event more than 60 days after the date the Eligible Purchase (or any subsequent adjustment) posts to your Account. After that time, Trustmark is not liable for any error and your Rewards Program balance will be deemed correct. Rewards Program errors are not billing errors under your Agreement. Trustmark's decision regarding any Rewards Program error will be final.

Taxes: Earning and redemption of Cashback may be subject to income tax or other taxes. Any applicable federal, state, or local tax obligations related to the Rewards Program are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Rewards Program.

Trustmark Rights: Trustmark will not lose any rights under the Rewards Program Terms and Conditions or Agreement if we delay or choose not to take any action for any reason. Trustmark may waive any of its rights without notifying you.

Rewards Program Cancellation: If you cancel your participation in the Rewards Program, you must also close your Account. You may contact Trustmark by telephone toll free at (800) 243-2524 to close your Account.

Rewards Program Inquiries: For any questions related to the Rewards Program, including Terms and Conditions, Cashback balance inquiries and updates, you may view Account information or phone for assistance by accessing:

- **Trustmark Rewards Website:** www.TrustmarkRewards.com
- **Trustmark Rewards Customer Service 833.256.3888**

Section 3. Points Earning Program Rules:

No Points Limitations: There is no limit to the Points you may earn in any calendar year.

No Annual Rewards Fee: There is no annual fee for this Rewards Program.

Eligible Purchases: You may earn points on Eligible Purchases made with your Card.

Merchant Category Code: Merchants are assigned a Merchant Category Code or MCC. We use MCCs to determine Eligible Purchases that qualify for Points. When you make a purchase at a Merchant, the Merchant may provide a MCC for that Merchant at the time of the transaction. We do not assign or have any control over what MCC is assigned to a given Merchant; the MCCs are chosen and assigned by a third party and that third party may change the MCCs from time to time. We are not responsible if the Merchant processes the transaction under a different MCC than listed in your Eligible Rewards nor are we responsible for purchases by a third party, mobile/wireless card reader, digital wallet or similar technology that does not support the processing of MCCs. For more information about MCCs you may call Trustmark Rewards Customer Service.

Eligible Merchant Categories include:	
Grocery	Wholesale clubs
Gas	Dining
Travel	Drug Stores
Home Improvements and Furnishings	

Additional merchant categories may qualify.

Excluded Transactions for Rewards Program: The following transactions are excluded from earning Points: cash disbursements, cash advances, peer-to-peer payment platform transfers, balance transfers, cash equivalents, fees of any kind, interest charges, ATM transactions, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet, credit insurance, fraudulent or unauthorized transactions, credits, returns, and quasi-cash transactions including the purchase of traveler's checks, convenience checks, or foreign currency, or money orders. Fees or interest posted to your Account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn Points. Amounts currently in dispute and purchases made in violation of law or the terms governing your Account will not earn Points.

Earned Points: Points are considered earned when the transaction is posted to your Rewards Program Account.

Point Redemption: Points are tracked and redeemable on a first-to-expire basis. This means that the Points that have been on your Rewards Account the longest will be spent first upon redemption.

Points Expiration: Points earned will expire at the end of the month, which is three (3) years from the date of issuance. For example, Points earned on July 15, 2023, are eligible for redemption until July 31, 2026.

Credits: Any credits, except payments to the Account, will reduce the available Points balance. If your returns or credits exceed your Eligible Purchases, you will see a negative Points balance posted on the Program Account.

Account Closure: If your Account is closed, you will no longer earn Points. If you are a Secondary (Joint) accountholder, any accrued Point balances you have outstanding will transfer to the Primary accountholder in 30 days. If you are an individual accountholder, your points will expire in 30 days.

Section 4. Points Redemption Program Rules:

Redemptions are subject to availability and other requirements of these Rewards Program Terms and Conditions. Reward Items may only be redeemed using Points. No funds may be added to the Points to facilitate the redemption of reward items. At the time of redemption, MasterCard® will reduce your Points balance by the number of Points redeemed.

Point Redemption: To redeem accrued points, you may utilize the following options:

- **Visit the Rewards program website:** www.TrustmarkRewards.com
- **Contact Trustmark Rewards Customer Service by phone:** 833.256.3888

Redemption Options: Points may be redeemed for Cashback as a statement credit, gift cards, and/or merchandise. Redemption rates may vary and are subject to change without notice.

Changes to Redemptions: Trustmark may, without notification: (i) change or terminate participating Merchants, (ii) withdraw, limit, modify, or cancel any reward, (iii) add an unlimited number of restrictions (e.g., blackout dates), or (iv) increase the number of Points required for any Reward Item.

Cash Rule: Points may be redeemed and applied as a Cashback to statement credit on your credit card Account. We do not apply Cashback to a checking account or savings account. All cash redemption is final.

Minimum redemption amount for Cashback as a statement credit is \$25 or 2,500 points
Maximum redemption amount for Cashback as a statement credit is \$5,000 or 500,000 points

Statement Credits: For Cashback to your credit card Account, please allow up to three (3) business days from the redemption date for the statement credit to be applied to your Account. Redeemed statement credits will reduce your Account balance but cannot be used to make payments for obligations owed to us or our affiliates and will not reduce the minimum payment or pay any fees stated on your monthly billing statement. You are still responsible for paying any minimum payment amounts due by the payment due date.

Summary of Gift Card Rules:

Redemption of Points for Gift Cards: Points may be redeemed for a physical retail gift card(s).

Gift Card Acceptance: It is the responsibility of the participating Merchant to accept the Gift Card(s) for use and may be used only once in accordance with the Participating Merchant Gift Card Terms and Conditions set forth below. Terms and conditions may vary according to the Merchant and specific Gift Card issued. Blackout dates may apply to the use of some Gift Cards and some Merchants may require the entire Gift Card balance to be used. Any additional terms and conditions appearing on the Merchant Gift Cards are to be interpreted in accordance with these Rewards Program Terms and Conditions. Mechanical reproductions or copies of Gift Cards will not be accepted.

Participating Merchant Gift Card Terms and Conditions:

Delivery: In-stock physical gift cards will be mailed within (3) three weeks from date of redemption to your address on file with Trustmark at time of redemption request.

Transferable: Gift Cards are transferable and may be used by any person (i.e., not just redeemable by the person who redeemed the Points to procure the Gift Card).

Trustmark Rights: Trustmark will not replace a Gift Card, even if it is lost, stolen, destroyed, or expired. Gift Cards are not exchangeable or refundable. Trustmark will not provide a refund of any kind or in any amount for unused portions of Gift Cards or if the participating Merchant fails to perform/honor the Gift Card.

Gift Card Cash Value: Gift Cards are not redeemable for cash, except to the extent required by law.

Shipping:

- Gift cards and Prepaid MasterCards® can be shipped to P.O. Boxes
- Merchandise items are unable to be shipped to APO/FPO or P.O. Boxes
- Merchandise, Gift Cards and Prepaid MasterCards® are shipped via UPS to all U.S. Territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam, and the U.S. Virgin Islands will have an additional freight charge billed to you.

Trustmark is not responsible for Gift Cards or related correspondence lost or delayed due to mail delivery. All Gift Card redemptions are final. Trustmark assumes no liability for injury, damage, loss, accident, delay, or death related to your use of any Points redemption(s) or purchase(s) made through the Rewards Program. You hereby assume all risks associated with your acceptance, redemption, purchase, use, or misuse of redemptions or purchases made through the Rewards Program including but not limited to merchandise and Gift Cards.