



Terms and Conditions

Your Cash Back Rewards Program Terms & Conditions

- This program is sponsored by The Bank of Missouri, St. Robert, MO (“TBOM”, “we”, “us”, “our”).
- Rewards are earned after your account is opened and you begin purchasing; no rewards will be provided retroactively.
- Rewards will be earned on purchases for goods and services minus returns and other credits. Purchases do NOT include fees or interest charges, balance transfers, cash advances or purchases of other cash equivalents.
- Rewards are not earned for pending transactions; rewards will be earned when the transaction posts to your credit card account and will remain as long as the purchase is not returned. Please see your monthly billing statement for your most up-to-date rewards balance.
- Rewards will be rounded to the nearest whole increment and be shown on your monthly billing statement.
- All rewards will automatically be redeemed in the form of an annual statement credit against your purchase balance in the anniversary month of your account opening as long as your account is in good standing. If your account is not in good standing on the anniversary date, you will not lose your rewards, but you must wait until the next anniversary month to be eligible to receive your rewards. An account will be deemed in good standing if it is not suspended, restricted, delinquent, or other- wise in default. All redemptions are final.
- Rewards will not be used to meet payment obligations to TBOM. Annual statement credits lower your account balance but will not be applied to your monthly payment. You cannot request that the rewards be provided in cash.
- Account closure or suspension may result in the loss of any unredeemed rewards.
- Determination and payment of tax liability related to rewards are the sole responsibility of the Accountholder. To the extent required by law, certain rewards transactions may be included in year-end tax reporting.
- We reserve the right to disqualify any Accountholder from participation in this rewards program in the event of fraud, abuse of program privileges, or violation of these Terms and Conditions as determined by the sole judgment of TBOM. Such termination may result in the forfeiture of any accumulated rewards.
- In the event that we learn of the primary Accountholder’s death, and there is no secondary accountholder, we will apply any remaining rewards balance as a credit to the account immediately. The account must be in good standing to be eligible for the statement credit. Authorized Users do not qualify as secondary accountholders.
- We reserve the right to alter, change, or terminate this rewards program at any time after the first year your account is open without notice. Redemption values are subject to change without notice after the first year your account is open.
- We reserve the right to delay or not enforce any of our rights under this rewards program without waiving or losing our right to enforce them later.