

REWARDS DISCLOSURE

Your Northwest Business Banking Visa Credit Card is automatically enrolled in the uChoose Rewards® Bonus Point Program.

The Program Rules are as follows:

1. Earn points at a rate of 1% per dollar spent on qualifying credit card purchases. uChoose Rewards® uses natural rounding logic of points. All fractions of points at or below 0.49 will round down while all fractions of point at or above 0.50 will round up. A qualifying purchase shall mean: (i) a transaction that is charged to an eligible credit card account, and (ii) a transaction that appears on Your statement during the rewards program period. Points are deducted for returns. No Points are earned for finance charges, fees, balance transfers, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your account.
2. Points can be redeemed for rewards available at www.uchooserewards.com. Point requirements assigned to any reward are subject to change from time to time without notice, and rewards may be substituted at any time.
3. Points have no cash value. Points cannot be exchanged for cash; used with any other offer, promotion or discount; combined with cash to obtain any rewards; or, earned from or transferred to any other credit and/ or debit card, account or rewards program, unless otherwise specified.
4. Your account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Northwest reserves the right to suspend Your participation in the Rewards Bonus Point Program until the account is in good standing. Points are forfeited as of the date Your account is closed.
5. Reward Points will be good for a minimum of 3 years (36 months). Reward Points will accumulate for 4 years (48 months) on Your account before the oldest 12 month's Reward Points expire. At 36 months, You will be notified of the total number of Reward Points that were accumulated in the first 12 months, and You will have the opportunity to redeem these points before they expire at month 48.
6. The Rewards Program may be modified, suspended or cancelled, and the redemption value of already accumulated points may be changed, at any time without notice and without restriction or penalty. Changes to the Rewards Program may include, but are not limited to, modifications that affect point accrual and/or expire points based on the term, age and expiration date of the selected option(s). Reward orders must be received on or before the Reward Program end and/or point expiration date. Points may be forfeited due to rules violations. This Rewards Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.