



Terms and Conditions

By participating in the FirstBank & Trust CashBack Program (Program) described here, you are agreeing to be bound by the following Terms and Conditions. As used in this Terms and Conditions document, "you" or "your" means each and all owners of the Checking Account (as defined below), and "we" or "us" means FirstBank & Trust.

ELIGIBILITY: All FirstBank & Trust Visa® Debit Cards issued in the United States and linked to an open CashBack Checking™ Account in good standing are eligible to participate in the Program. The FirstBank & Trust CashBack Checking™ Account is a personal account only. Business Checking accounts are not eligible for the Program. We may, at any time, suspend participation in the Program until your checking account is in good standing. We reserve the right to determine in our sole discretion whether a particular FirstBank & Trust CashBack Debit Card or Cardholder is eligible to participate in the Program. CashBack Rewards are issued per account.

ENROLLMENT: There are no necessary applications to enroll in the Program. All eligible CashBack Checking™ Accounts with at least one CashBack Visa® Debit Card are automatically enrolled to earn CashBack Rewards.

EARNING CASHBACK REWARDS: Only qualifying transactions with an eligible CashBack Debit Card can earn CashBack Rewards. You will earn cash back each time you use your CashBack Debit Card to pay for purchases using a "Signature" transaction. "PIN" transactions are ineligible for the Program and do not earn cash rewards.

A "Signature" transaction is one in which you use your CashBack Debit Card and sign for your purchase. In some instances, merchants will not require a signature while conducting a "Signature" transaction. Those transactions qualify as a "Signature" transaction and qualify for a cash reward. If a Personal Identification Number "PIN" is used to complete the transaction, that transaction is ineligible to receive a cash reward. A "PIN" transaction is one in which you enter your unique PIN at the point of purchase. You will earn \$0.10 for each positive "Signature" transaction. ATM transactions are not qualifying transactions.

We reserve the right to determine in our sole discretion whether a particular CashBack Debit Card or Visa® transaction is a qualifying transaction. Any returns, credits or chargebacks earn "negative" cash back at the same rate and type earned by the original transaction. The "negative" cash back on your returned/refunded transaction will be deducted from the total cash back reward earned, as applicable, and the balance will be reflected on your monthly statement.

CASH BACK REDEMPTION: Cash back will accumulate throughout your account statement cycle. On the last day of each statement cycle, we will automatically redeem each positive "Signature" transaction for \$0.10, and deposit this amount into a qualifying CashBack Checking™ Account. Cash back will not be redeemed if the checking account is closed, overdrawn, any loan is delinquent or charged-off, or the Account has been suspended due to inactivity. CashBack Rewards are only deposited into the CashBack Checking™ Account that was used to make the qualifying purchase(s); the account from which the funds were used for the purchase.

UNREDEEMED CASH BACK: Any accumulated cash back will be forfeited if the checking account is closed by you or us prior to the end of the calendar month. We will determine in our sole discretion what is a closed, delinquent or charged off account. You are not entitled to any compensation from us or Visa® USA, Inc., or from any other source, if your cash back is forfeited for any reason.

OTHER REDEMPTION RULES:

The following other redemption rules apply:

- If you close the Checking Account and open a new Checking Account with us, accumulated cash back will be transferred to the new account. Otherwise, you may not transfer cash back.
- Cash back cannot be redeemed before the end of the calendar month or exchanged for credit and cannot be used to pay off any obligation.
- We may modify, restrict or change the Program at any time. Such changes may include changing the value you earn or imposing, increasing or eliminating cash back caps, or changing the conditions under which your cash back rewards expire or are forfeited. We also reserve the right to suspend or terminate the Program, or your participation in the Program, or to change the redemption value of the cash back rewards already accumulated at any time without compensation to you.
- You may cancel your participation in the Program at any time by sending a written request to:

FirstBank & Trust
CashBack Checking™ Rewards Program
9816 Slide Rd.
Lubbock, TX 79424

You will forfeit all cash back rewards by opting out.

- Any cash back offered under this Program is void where prohibited by law. Notwithstanding anything in these Terms and Conditions to the contrary, we, Visa® USA, Inc., and any of their service providers shall have no liability to you in connection with the Program.