

UChOOSE REWARDS PROGRAM TERMS AND CONDITIONS

By opening and maintaining an eligible account for the uChoose Rewards Program (“Rewards Program”, “Program”), You agree to the following uChoose Rewards Program Terms and Conditions (“Terms and Conditions”). These Terms and Conditions are an agreement between You, the cardholder (“You”, “Your”) and Beginnings Credit Union (“We”, “Us”, “Beginnings”, “Credit Union”).

1. Eligibility. To be eligible for the Program, You must be a rewards debit card cardholder of an eligible checking account with a current mailing address with the Credit Union within the U.S., U.S. Territories, or a U.S. military address (such as APO). Eligible checking accounts include Rewards Checking, Student Checking, and Business Rewards Checking (collectively referred to as “Eligible Account”). The Program is only available to natural persons for Consumer Eligible Accounts, trustees for Trust Eligible Accounts, and businesses for Business Eligible Accounts. No participation is permitted by attorneys-in-fact, agents under power of attorney, representatives, or other such court appointed, or custodial positions as determined by the Credit Union in its sole discretion.

2. Rewards Program. The Credit Union’s Rewards Program is operated and administered by a third party service provider (“Program Operator”) under the name uChoose Rewards Program (“uChoose”). The Program Operator maintains the rewards accrual, the site for managing Your rewards, redemptions, and their own terms and conditions.

3. Earning Rewards. Rewards are earned in the form of points (“Rewards Points”). You may earn Rewards Points based on the following:

a. uChoose Rewards for Debit Card Purchases. You will earn Rewards Points for every qualifying net purchase (purchases less returns) made using Your Eligible Account debit card as determined and defined by the Program Operator. The Program Operator also determines qualifying purchase and/or transaction types eligible for Rewards Points. The Rewards Points earning rate is determined by the Credit Union in its sole discretion and may be changed at any time as deemed by the Credit Union. Visit www.Beginnings.com/relationship to view the current Rewards Points earning rate. The Program Operator is responsible for accruing Reward Points per their terms and conditions. When an Eligible Account has multiple joint owners, trustees or authorized signers, each such individual with a rewards debit card attached to such Eligible Account may separately earn Rewards Points based on their respective rewards debit card qualifying net purchases. All Rewards Points earned in connection with the Eligible Account, regardless of which owner, joint owner, trustee, or authorized signer earned

them, shall be viewable and redeemable by all rewards debit card cardholders of the Eligible Account through their respective uChoose Rewards Points Account.

b. Relationship Rewards. You may also earn Rewards Points based on your relationship with the Credit Union, which will be based on certain qualifying factors as determined by the Credit Union, such as maintaining Your current qualifying loan(s) and/or mortgage(s) with the Credit Union, or the total maintained qualifying balances in Your qualifying deposit account(s), loan(s), and/or mortgage(s) with the Credit Union. All Your deposit accounts, loans, and other products and services with the Credit Union must be in good standing, as determined by the Credit Union in its sole discretion, to be eligible to earn Rewards Points. Qualifying factors and eligible products or services may be amended, updated, or discontinued by the Credit Union, in its sole discretion, at any time, with or without notice. The Rewards Points earning rate is determined by the Credit Union in its sole discretion and may be changed at any time without advance notice as determined by the Credit Union. Visit www.Beginnings.com/relationship to view the current qualifying factors and Rewards Points earning rate.

If Rewards Points are earned based on the balance of a qualifying account, such balance will be the average daily balance of the account for the month in which Rewards Points are earned. Where deposit accounts, loans or mortgages are used for qualifying factors for Rewards Points, Rewards Points will accrue only on such products that the primary owner or borrower is the same as the primary owner of the Eligible Account. The Credit Union reserves the right to determine eligibility and to verify qualifying relationships at its sole discretion. All Rewards Points earned in connection with the Eligible Account, shall be viewable and redeemable by all rewards debit card cardholders of the Eligible Account through their respective uChoose Rewards Points Account.

Specific to a trust or business Eligible Account, in the event such Eligible Account has more than one trustee or authorized signer, as applicable, Reward Points will be allocated as evenly as reasonably practicable among all such parties who are rewards debit card cardholders of the Eligible Account, and such Reward Points shall be posted to the uChoose Rewards Points Accounts of the respective cardholder. Specific to a consumer Eligible Account, Relationship Reward Points will be attached to the primary owner's Eligible Account.

4. Rewards Point Accrual. Generally, Rewards Points are only earned as of the end of the month and will be posted to Your uChoose Rewards Points Account the following month. Rewards Points cannot be earned retroactively for purchases or relationship qualifying factors occurring prior to when an Eligible Account was opened. Eligible Account Rewards Points have no cash value until redeemed in accordance with Program Rules. Any Rewards

Points earned are accrued and posted by the Program Operator to Your uChoose Rewards Points Account available through the uChoose site. Rewards Points are not transferable. The Credit Union is not responsible for any delays in the posting of Rewards Points.

The Credit Union reserves the right to adjust, deduct or remove Rewards Points from Your uChoose Rewards Points Account in the event of posting errors, cancellation, returns, reversals or other corrections necessary to accurately reflect earned and accrued Rewards Points. The Credit Union may also make adjustments if Rewards Points were awarded based on transaction or balances that are later determined to be nonqualifying, fraudulent or invalid.

5. Registration. To access, manage, and redeem Your Rewards Points, You must register for a uChoose Rewards Points Account. For your convenience, You may register and access Your Rewards Points account using the “uChoose Debit Rewards” service tile on the Beginnings App or by logging into your Beginnings Digital Banking account at www.beginnings.com. You may also register directly by visiting www.uchooserewards.com. To Register a uChoose Rewards Points Account, You must agree to terms and conditions of the Program Operator. The Credit Union does not maintain or manage this site.

6. Redeeming Rewards. Redemption of Rewards Points must be completed through Your uChoose Rewards Points Account through the Program Operator website. You may redeem Rewards Points in the form of cash back provided via Your Eligible Account debit card or other options as may be provided by the Program Operator. The Credit Union is not responsible for delays in the crediting of cash back to the Eligible Account or for delays in the receipt of other Reward items. The Program Operator is responsible for any redemption requests.

7. Rewards Expiration. Rewards points expire 1095 days from the end of the month in which the Rewards Points were posted. Expired Rewards Points are permanently forfeited.

8. Account Closure. If You or the Credit Union close Your Eligible Account, no additional Rewards Points will be posted and any accrued Rewards Points that have not yet posted will be forfeited. Upon the death of the primary owner of the Eligible Account and/or death of the debit card cardholder of an Eligible Account, all applicable Reward Points shall be deemed forfeited in their entirety and such Rewards Points shall not be redeemable, transferable or reinstated, and shall have no cash or monetary value. Any Rewards Points balance remaining at the time of Eligible Account closure must be redeemed within 30 days of closure, otherwise the balance is permanently forfeited.

9. Account Switch to Non-Eligible Checking Account. If You switch Your Eligible Account to a different checking account type that is not eligible for the Program, no additional Rewards Points will be posted and any accrued Rewards Points that have not yet posted will be forfeited. Any Rewards Points balance remaining at the time of the switch must be redeemed within 30 days of the switch, otherwise the balance is permanently forfeited.

10. Debit Card Closure and Replacement. If You or the Credit Union replace or reissue Your rewards debit card and Your Eligible Account remains open, Your Rewards Points will continue to accrue, and any Rewards Points balance will not be impacted. If You or the Credit Union close Your rewards debit card and there is not an open and active Rewards debit card tied to the Eligible Account for 30 days, this has the same effect as account closure, even if Your Eligible Account remains open.

11. Opt Out. If You wish to opt out of the Rewards Program entirely, You may follow the procedures outlined in Section 8 or 9. If you wish to opt out of Relationship Rewards only, You may submit a written request via email to marketing@beginnings.com, including Your name and last four digits of Your Eligible Account number. The Credit Union will effectuate Your opt out within a reasonable amount of time. Upon processing Your Relationship Rewards opt out, no additional Relationship Rewards Points will be posted and any accrued Relationship Rewards Points that have not yet posted will be forfeited.

12. Program Termination and Modification. The Credit Union, in its sole discretion, may terminate all or parts of this Program at any time. Notice will be provided in the event of termination with the allowance of the redemption of Rewards Points balance for a reasonable period of time after termination. The Credit Union, in its sole discretion, may amend or adjust the Program in whole or in part at any time, with or without notice, as compliant with applicable law.

13. Linked Accounts. You may elect to link Eligible Accounts to combine Rewards Points. When Eligible Accounts are linked, Rewards Points earned under any linked Eligible Account will be combined into a single Rewards Points balance.

14. Responsibility. The Credit Union is not responsible for resolving or mediating any disputes among account owners, trustees or authorized signs regarding the earning, allocation, or redemption of Rewards Points or the linking of Eligible Accounts.

15. Taxes. You are solely responsible for any federal, state or local taxes associated with Rewards. If applicable, We reserve the right to issue tax reporting forms, as required by law.