



**GULF COAST BANK
& Trust Company**

**CREDIT CARD AND DEBIT CARD UCHOOSE REWARDS POINT PROGRAM
TERMS AND CONDITIONS**

- ❖ Earn 1 point for every \$2 in net purchases (purchases less returns) for signature-based Gulf Coast Bank & Trust Debit Card transactions. Earn 1 point for every \$5 in net purchases (purchases less returns) for Pinned-based Gulf Coast Bank & Trust Debit Card transactions. Earn 1 point for every \$1 in net purchases (purchases less returns) on Gulf Coast Bank Credit Card transactions.
- ❖ Points for Debit Card purchases will accrue from the time your Reward account is opened or your account is converted from a non-Reward account to a Reward account.
- ❖ You will be able to register your Debit Card at www.UChooseRewards.com any time after the 10th of the month after your Reward account is opened or your account is converted from a non-Reward account to a Reward account.
- ❖ To determine if your account is eligible to participate in our Rewards Program, please refer to the Truth in Savings Disclosure for your account.
- ❖ You will be able to register your credit card at www.UChooseRewards.com any time after the 5th of the month following the date of your account opening.
- ❖ You can verify your point balance by calling Award Headquarters 1 (855) 499-3256 or by going to www.UChooseRewards.com. You may access details of Retailer Offers and redeem points by going to www.UChooseRewards.com.
- ❖ You may redeem your points for gift cards, merchandise, hotel stays, travel packages and many other items with points earned with a qualified debit card and credit card. Points earned with a Consumer Credit Card can be redeemed for cash back.
- ❖ Points earned with a participating Debit Card or Business Credit Card have no cash value. Points earned with a participating Debit Card and Business Card cannot be exchanged for cash or credit; used with any other offer, promotion or discount. Points earned with a Consumer Credit Card cannot be exchanged for credit or used with any other offer.
- ❖ Points that are redeemed for cash, will be credited to the checking or savings account selected by you at redemption. The checking or savings account does not need to be with Gulf Coast Bank and Trust.
- ❖ Points will expire five years from the end of the year in which they were earned.
- ❖ Transactions conducted for deposits, ATM withdrawals, balance inquiries, transfers, credit, pre-authorizations will not earn points. Participants will not earn points if the checking account is closed. Once the account is closed or has a negative balance, points will not be credited or redeemed. Gulf Coast Bank & Trust Company will determine what constitutes a closed account.
- ❖ The program is based on net purchases only and does not include interest on your account, unauthorized/fraudulent transactions, cash advances, balance transfers or wire transfers. It also does not include any fees posted to your account, including late fees, over limit fees, and finance charges.
- ❖ Eligibility is restricted to Gulf Coast Bank & Trust Company debit and credit card holders whose accounts are open and in good standing and have a billing address within the 50 United States or the District of Columbia.
- ❖ Only accounts in good standing are eligible to earn or redeem points. When an account returns to good standing the account will once again be eligible to earn or redeem points.
- ❖ Gulf Coast Bank & Trust Company reserves the right to disqualify any cardholder from participating in the program and to invalidate all points for abuse or fraud of any kind.
- ❖ Gulf Coast Bank & Trust Company reserves the right to cancel, modify or temporarily suspend the program at any time without notice, which may result in the cancellation of outstanding points.
- ❖ UChoose Bonus Point Program Rules and Frequently Asked Questions regarding the program can be accessed at www.UChooseRewards.com.