

Lake-Osceola State Bank

Rewards Program Terms and Conditions

These Terms and Conditions apply to the Rewards Program for the use by customers of Lake-Osceola State Bank of their Debit Cards. "LOS B", "we", "us", refers to Lake-Osceola State Bank, and "you" refers to a participant or potential participant in the Rewards Program. The Rewards Program is offered in the sole discretion of LOSB and may be canceled at any time without notice.

LOS B requires that all persons or entities participating in the Rewards Program (each, a "participant") comply with all terms and conditions set forth below. By signing up for, redeeming points, or otherwise using the Rewards Program, you agree that you will read and understand and agree to these Terms and Conditions, as they may be modified from time to time by LOSB. Changes to these Terms and Conditions may be made at any time, without notice to any participant, at the discretion of LOSB and will be effective immediately unless stated otherwise.

If you do not agree to be bound by these Terms and Conditions, you will not be able to redeem any points or otherwise participate in the Rewards Program. You are responsible for making sure you have the most current version of the Terms and Conditions at any time. A current version can be obtained by calling or visiting one of our offices or visiting our website at www.losb.com and clicking on the Rewards Program link.

Eligibility

In order to be eligible to participate in the Rewards Program, you must (1) have a Checking Account with LOSB, (2) have been issued a Debit Card for use with such account, and (3) maintain such account in good standing. An account is no longer in good standing if there has been any fraudulent activity involving the account or if the account has been charged-off or is otherwise in default. We reserve the right to determine at our sole discretion whether a particular Debit Card or cardholder is eligible to participate in the Program.

Qualifying Purchases

Only certain qualifying purchases entitle you to earn Reward Points. A qualifying purchase is any of the following types of purchases made with your enrolled Debit Card and processed or submitted through the Star transaction processing system: any signature-based purchase (or small dollar purchase for which you are not required to sign), PIN-based purchase, Internet purchase, or phone or mail order purchase. The following transactions do not qualify for the Rewards Program and will not earn you Reward Points: ATM transactions and other cash disbursement transactions.

Earning Reward Points and Transfers

You will earn: (a) one (1) Reward Point for each \$1.00 of a qualifying purchase made as a signature-based purchase (or small dollar purchase of which you are not required to sign), Internet purchase, or phone or mail based purchase, and (b) one-half (1/2) of a Reward Point for each \$1.00 of a qualifying purchase made as a PIN-based purchase. You may receive bonus Reward Points in connection with other specified promotions. All Reward Points are subject to the same point redemption and expiration rules set forth in these Terms and Conditions.

You will lose Reward Points for any returns, credits, or charge-backs of the otherwise qualifying purchase (as if you had not made such qualifying purchase).

Occasionally, we may authorize an adjustment to your Rewards Points balance. Details on adjustment can be found on the Rewards Program website or by speaking with a Customer service representative.

REWARD POINTS HAVE NO CASH VALUE. Reward Points have no other surrender value other than the ability to redeem them for rewards as set forth below.

You may not purchase, sell, barter, exchange, or transfer your Reward Points. Reward Points are not transferable in the event of a participant's death, bankruptcy, or divorce or in any other circumstance.

Expiration of Reward Points

Each Reward Point will expire if not redeemed within the three year period beginning on the date such Reward Point is posted to your Rewards Program account. Upon expiration, a Reward Point may no longer be redeemed for rewards.

Redemption of Reward Points

Reward Points may be redeemed only by the cardholder through the Rewards Program website linked through LOSB's website at www.losb.com. Your debit card number and your 5 digit zip code will be required to access the redemption website. You may also call for questions on merchandise rewards at 800-310-6250 (Monday through Friday, 7am-5pm Eastern) or for questions on travel rewards at 877-809 5598 (Monday through Friday, 7 am-7 pm Eastern). You may also mail inquires to: Rewards Headquarters, Participant Services Department, P. O. Box 1774 Minneapolis, MN 55440-1774. When calling or mailing inquires, please include the following: Name, address (including city, state and ZIP code), daytime and evening phone numbers, email address, item number, and order number.

Reward Points may be redeemed only for rewards offered by LOSB's Debit Rewards Program vendor available at the time of redemption. LOSB does not guarantee the availability of any particular merchandise. **REWARD POINTS MAY NOT BE REDEEMED FOR CASH OR CREDIT.** At the time of redemption, you may be asked for identification suitable to LOSB at its discretion. Participants are responsible for limiting access to their online account only to persons authorized by them.

Reward Points will be subtracted from your account once the reward is requested. Once redeemed, you may not cancel the order or substitute another reward for the one ordered. No refunds of Reward Points will be made for any reason.

Exchanges of merchandise will be made upon the terms and conditions found on the vendor's website. To find this information, sign into www.losb.com and click on the Rewards Program link. After sign in, go to the Rewards Catalog Help Center page for the following information:

Rewards Catalog Help Center

Contact Us

- Contact us by email, phone or mail

Product Search Tips

FAQs

Ordering information

- Redeeming points
- Shopping Cart
- Billing and shipping
- Order confirmation
- Order tracking

Program information

- Shipping
- Return Policies
- Manufacturer's warranty
- Terms of use
- Browser requirements
- Security

Participant Obligations

By participating in the Rewards Program, you agree to comply with all applicable laws, rules, and regulations and acknowledge that you may only participate in the Rewards Program if and to the extent such participation is permitted by such laws, rules and regulations. LOSB may refuse to enroll a participant, or to restrict, modify, or terminate a participant's participation in the Rewards Program, without liability to the participant or any other party if a participant violates any law, rule or regulation, or if a participant's participation in the Rewards Program could violate any law, rule or regulation.

By participating in the Rewards Program, you further agree not to abuse Rewards Program privileges by conduct detrimental to LOSB, including (without limitation) attempting to accrue Reward Points or spend Reward Points in a manner inconsistent with LOSB's policies or the intent of these Terms and Conditions, such as attempting to earn Reward Points through other than legitimate channels, participating in purchasing or redemption fraud, or tampering with the Rewards Program award links or websites.

By participating in the Rewards Program, you further agree:

- To provide only accurate and true information to LOSB at all times
- To promptly notify LOSB of any change of address (mail or email); and
- That you are responsible for paying all sales, use and other taxes and impositions due or arising in connection with the redemption of Reward Points and for reporting to and filing with all applicable governmental entities all required returns and reports.

Termination of Accounts and Participation

If you object to any of these Terms and Conditions (including any future modification to these Terms and Conditions) or become dissatisfied with the Rewards Program, your only recourse is to immediately discontinue participation in the Rewards Program and, if desired, to terminate your relationship with LOSB. You may do so by providing written notice to LOSB. At such time, you will no longer be entitled to earn any Reward Points and all Reward Points that have been posted to your Rewards Program account will be forfeited and may not longer be redeemed.

LOSB reserves the right to terminate the participation of any participant who fails to comply with these Terms and Conditions or who appears to be using the Rewards Program in a manner inconsistent with these Terms and Conditions, the intent of these Terms and Conditions, or any other rules or requirements applicable to the Rewards Program, as determined at the sole discretion of LOSB. In addition, LOSB reserves the right to terminate the participation of any participant if the participant's account has been inactive for a period of 24 consecutive months. An account will be considered "inactive" if the participant has not earned or redeemed Rewards Points at any time within such 24-month period. In the event of any such termination, LOSB will cancel the Rewards Points in such participant's account.

Further Discretion by LOSB

All decisions made by LOSB with respect to the Rewards Program shall be final and binding.

LOSB reserves the right to change, modify, or discontinue the Rewards Program with or without notice to any participant. LOSB shall not be liable to any participant should LOSB exercise its right to modify or discontinue the Rewards Program; provided that LOSB will continue to honor outstanding Reward Points, subject to these Terms and Conditions.

Disclaimer of Warranties

You expressly agree that your use of the Rewards Program is at your own risk. The Rewards Program and all services offered in connection with the Rewards Program are provided on a strictly "as is" and "as available" basis. LOSB MAKES NO WARRANTY:

- With respect to any products, services, or rewards obtained by participants through the Rewards Program or through LOSB's suppliers or service providers;
- That the Rewards Program or any products delivered in connection with the Rewards Program will meet participants' requirements;
- That the Rewards Program will be uninterrupted, timely, or error free; or
- As to the results that may be obtained from participation in the Rewards Program or as to the accuracy or reliability of any information obtained by the participant.

LOSB disclaims any and all express and implied warranties, including, but not limited to, any implied warranties of merchantability, fitness for a particular purpose, and non-infringement. LOSB shall not be liable or responsible for those guarantees, warranties, or representations, if any, offered by Rewards Program suppliers or service providers. No advice or information, whether oral or written, obtained by a participant from LOSB through the Rewards Program shall create any warranty on the part of LOSB or any of its affiliates, officers, directors, employees, or representatives.

Limitation of Liability

LOSB shall not be liable for any damages, whether direct, indirect, incidental, special, or consequential, relating to the Rewards Program, the products for which Reward Points are redeemed, or any related matter. LOSB is not responsible for any damages or losses that result from participating or being unable to participate in the Rewards Program or from the reliance on the use of information, services, or merchandise provided on or through the Rewards Program.

LOSB is not responsible for any actions, representations, or omissions of any sponsors of the Rewards Program. No third party, including without limitation any such sponsor, shall have the authority or ability to change any of these Terms or Conditions or to otherwise bind LOSB, and participant shall have no right to rely on any information from any third party with respect to the actual terms and conditions of the Rewards Program.

LOSB is not responsible and assumes no liability for any unavailability of its website or other technical advertisements or websites nor assumes any responsibility or liability in any way related to such advertisements or websites.

Tax Consequences and Other Fees

You are responsible for the consequences, if any, of your participation in the Rewards Program. LOSB does not make any representations or warranties regarding any tax implications arising from the receipt of Reward Points, the redemption of Reward Points, or participation in the Rewards Program. If the receipt of Reward Points, the redemption of Reward Points, or participation in the Rewards Program results in any income tax or other tax liability to you, you will bear all such tax liability. LOSB disclaims all responsibility for any such taxes. You are also responsible for any other charges or fees associated with any rewards you may redeem with your Rewards Points.

Indemnification

You agree to indemnify and hold LOSB, its affiliates, and their respective shareholders, directors, officers, employees, successors, and assigns harmless from any claim, demand, liability, expense or damage, including reasonable attorneys' fees and expenses, relating to your use of the Rewards Program or your violation of these Terms and Conditions.

Miscellaneous

The Rewards Program is void where prohibited. Each provision of these Terms and Conditions shall be interpreted so as to be effective and valid under applicable law; however, if any provision is held to be invalid under applicable law, such provision shall be enforced to the maximum extent possible, and the validity of the remaining provisions shall not be affected and Shall remain in full force and effect.