

The Bliss Visa Debit Card Cashback Program

The Bliss Visa® Debit Card Cashback Rewards Program Terms ("Rewards Terms") set forth the terms and conditions of the Bliss Visa® Debit Card Cashback Rewards ("Rewards") that can be earned based on the use of your Card. "Card" and all other terms used in these Rewards Terms that are not defined herein have the meanings given to those terms in the Bliss Visa® Debit Cardholder Agreement (the "Card Agreement") from time to time in effect. In the event of a conflict between these Rewards Terms and the Card Agreement with respect to Rewards, these Rewards Terms will control.

As used in these Reward Terms the words "we," "us" and "our" refer to Euphoria.LGBT, Inc. operating under the trade name Bliss ("Bliss"), and the words "you" and "your" refer to each person to whom Bliss issues a Card. The Bliss Visa® Debit Card Cashback Rewards Program is provided by and owned by Euphoria.LGBT, Inc. Jiko Bank, Mid-Central National Bank, and Jiko Securities, Inc. assume no liability or obligation for the The Bliss Visa® Debit Card Cashback Rewards Program.

1. Earning Rewards

You may earn cashback Rewards based on qualifying purchases made using your Card. We calculate Rewards by multiplying qualifying Card purchases shown for each statement cycle on the Bank Account's statement ("Statement Cycle") by 0.50% with the result rounded to the nearest cent.

2. Timeback

Through our Forecast feature, Bliss calculates the time it should take to reach your "up next goal" based on your previous monthly savings contributions.

With that same calculation, Bliss will apply the interchange rewards to your account, and show you how much closer in time you are to meeting your goals, in relation to your last month's contribution.

For example, if \$200 was contributed to your Savings Pocket in the previous month, Bliss can compute that it'll take an additional 4 months of saving to achieve a goal of \$1,000 (should the savings allocations remain

consistent).

When you use the Bliss Debit Card, you will get 0.5% in rewards on qualifying purchases. In other words, if you spend \$100 on your Bliss Card, you'll get \$0.50 added back to your account.

Bliss will take those rewards and convert them into a unit of time in relation to your Up Next goal.

In this example, Bliss is computing that there are 4 months remaining on achieving the goal of vacation. Based on the savings rate of \$200 (Σ) a month, this can be expressed as \$6.67 a day.

Bliss then takes the TimeBack Rewards and divides it by the daily rate.

Bliss can display your \$0.50 reward as a unit of time. In this example, Bliss understands that by making a \$100 purchase, you've moved your progress bar 1 Hour & 42 Minutes closer to your goal.

3. Qualifying Card Purchases are:

Point-of-sale purchases made with the Physical Debit Card, excluding any cash over the portion of the purchase, and phone or online purchases made with the Physical Debit Card and Virtual Debit Card that were posted and cleared during the previous Statement Cycle.

Card transactions that are not eligible for Rewards include:

- Illegal activities including fraudulent activity
- Bill payments
- Funding of deposit accounts
- Payment of any prepaid card or gift card
- Any transaction conducted at an ATM.
- The purchase of cash equivalents. Cash equivalents include money orders, cashier's checks, bank checks, currency, bitcoin, and any other cryptocurrency, coins, negotiable items not yet deposited, U.S. treasury bills, and commercial paper.
- Peer-to-Peer ("P2P") payments. P2P payments include electronic fund transfers made from one individual's bank account or card to another individual's bank account or card through a P2P payment

application.

In addition to the exclusions above, purchases made using third-party payment accounts (services such as Venmo®, CashApp, PayPal™, etc. that also provide P2P payments) are not eligible for Rewards.

4. Eligibility Dispute

If you claim the purchase is eligible but our system considered the transaction ineligible for Rewards, we reserve the right to request receipts of your Card purchases within sixty (60) days of the purchase date and you agree to provide such receipts upon request. Failure to provide requested receipts will result in those Card purchases not being eligible for Rewards.

Rewards will be earned each Statement Cycle and posted to your Bank Account within 20 business days following its statement end date. Your Bank Account must be open and in good standing when Rewards are posted in order to be awarded.

5. Redemption

Rewards are automatically redeemed and posted to your Bank Account.

6. Expiration of Rewards

Rewards do not expire, but if your Bank Account is closed for any reason, rewards from the current Statement Cycle may be forfeited. If your Card or PIN is lost or stolen, or we issue you a new Card for any other reason, you will continue to earn Rewards as described above.

7. Rewards Adjustments

We may make adjustments to your Rewards based on your Card activity. For example, we may debit from your Bank Account a Reward amount associated with the return of a qualifying Card purchase or the amount of a Reward disbursed by us in error. If your Bank Account has insufficient funds to allow the adjustment, the adjustment will be postponed until sufficient funds are held in your Bank Account.

8. Termination

Bank Accounts deemed to have an excessive or unusual number of Card return transactions may be frozen, no longer eligible to participate in the Rewards program, or closed in accordance with the terms of the Bank Account Agreement.