

Bankers Healthcare Group LLC, d/b/a BHG Financial Rewards Program Agreement

- This Rewards Agreement includes important terms, conditions and limitations that you should understand. Use of your BHG Financial Credit Card issued by Blue Ridge Bank, N.A. ("Account") constitutes your acceptance of the following terms. Please read this Rewards Agreement and keep it in a safe place.
- "You", "your" and "yours" mean each person who applied for the Account and the person to whom we direct billing statements.
- "We", "us", "our" and "Blue Ridge Bank, N.A." mean Blue Ridge Bank, N.A., and its affiliates, including BHG Financial.
- This Rewards Agreement may be supplemented with additional terms, conditions, disclosures, and agreements that will be considered part of this Agreement

How You Earn Points Rewards:

- Earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges.

Earning Rewards:

- You will earn at least 1 point per dollar spent (equal to \$0.01 for every 1 point) on all Net Purchases charged to the card each billing cycle. We may, at our option, allow you to earn additional Points from time to time, subject to the terms we provide when we make any promotional Program offer. We group similar merchant category codes into Purchase Categories that are used to calculate the any additional Points that are offered. We make every effort to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category that is eligible for additional Points, the merchant may not provide us with the merchant code that will fall within that Purchase Category. Because of this, we cannot guarantee that a purchase will qualify for more than the standard 1% (one percent) Points as any purchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional Points.

Rewards Redemption:

- You may redeem points rewards for statement credits. Statement credit rewards redemptions will not fulfill any minimum payment obligations. Additional redemption options may be available as part of the rewards program.

Rewards Expiration:

- As long as your account remains open with active charging privileges, points do not expire.

Rewards Forfeiture:

- If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us.

Is there a One-Time Bonus Offer available for new Accounts?

- If you are approved for an Account in response to an offer, there may be a One-Time Bonus. Please review offer details at the time of application

When am I prevented from redeeming my Points?

- If your Account is not open to new Purchases you cannot redeem your Points until it is open to Purchases again.

Can the Rewards Program change?

- Yes, the Rewards Program may change. We may, at our sole discretion, cancel, modify, restrict, or terminate the Rewards Program or any aspects or features of the Rewards Program at any time.
- If we materially change or terminate the Rewards Program, we will provide you with 30 days advance notice.
- Other changes may be made without prior notice.

What else do I need to know?

- BHG Financial may assign its rights and obligations under this Agreement to a third party who will take our place in this Agreement.
- By participating in the Rewards Program, and accepting and using rewards earned, you or any other beneficiary of the Rewards Program release, discharge and hold harmless BHG Financial and their respective parent companies, subsidiaries, affiliates, agents, administrators, service providers, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Rewards Program or travel taken or use of products purchased in connection with the Rewards Program.