

Future Rewards Program Terms and Conditions

Updated and valid as of August 4th, 2025.

These Future Rewards Program Terms and Conditions ("Terms") describe the terms and conditions of the Future Rewards Program applicable to your FutureCard ("FutureCard") and Future rewards checking account* ("Rewards Account"). These Terms supplement and incorporate the Future Terms of Service, which includes your Cardholder Agreement and Deposit Account Agreement. Please refer to the Terms of Service for capitalized terms not defined in these Terms, and for further details on using your FutureCard.

The Future Rewards Program allows you to receive the rewards described in these Terms when you make eligible purchases with your FutureCard or Rewards Account, and to redeem those rewards in the form of cashback credited to your available account balance or, alternatively, a points redemption that Future may offer from time to time. By requesting a FutureCard or by using your FutureCard or Rewards Account to complete a Transaction, you agree to these Terms.

Receiving Rewards on Eligible Purchases

Under the Future Rewards Program, you can receive a reward based on a percentage of the purchase amount for eligible Transactions charged to your FutureCard ("Reward"). We calculate your Reward by taking the amount associated with an eligible Transaction, and multiplying that amount by the applicable Reward percentage, rounded to the nearest cent. Your rewards will appear as points, with one point equal to one cent. In order to receive a Reward, you must use your FutureCard as described in these Terms. You will not receive a Reward under these Terms if you use a different card, including a Card other than your FutureCard, to make purchases.

Subject to the Ineligible Transactions section below, each Reward is based on a percentage associated with eligible Transactions made at certain merchants. In general, Future offers:

- 10% cashback in points on electric vehicle (EV) charging
- 6% cashback in points at select merchants explicitly featured on Future's website, in the FutureCard app, or in certain marketing materials.
- 5% cashback in points on energy bills; public transit; secondhand stores; electric rideshare services; and select dining options and other green merchants or merchant categories identified on Future's website, in the FutureCard app, or in certain marketing materials.
- 1% cashback in points on all other transactions, subject to the Ineligible Transactions terms contained herein.

Future determines if a merchant or merchant category qualifies as green based on whether the merchant or merchant category has a lower carbon footprint than the most common alternative or otherwise contributes to a greener future. This determination is at Future's sole discretion.

Future may increase the cashback percentage for certain merchants or merchant categories or introduce new cashback categories, as communicated on the Future app, website, or other official communication channels at our sole discretion. Cashback percentages for certain merchants or merchant categories may also change due to limited-time promotions, such as 100% cashback (up to a cap) at a certain merchant or merchant category for a limited time. These changes and promotions will be clearly communicated to customers with applicable promotion start and end dates through the Future app, website, or other official communication channels, and will be subject to the cashback limitations outlined below unless stated otherwise on the Future app or website.

For Transactions that receive a Reward at a rate higher than 1%, you will receive the higher Reward rate on the first \$25,000 of those Transactions. After you reach \$25,000, you will receive Rewards at a rate of 1% on all Transactions (regardless of merchant category or merchant) for the remainder of the calendar year. Points you receive at a rate higher than 1% are limited to 15,000 points per merchant category code (MCC) in a calendar month, after which you will receive Rewards at a rate of 1% at merchants with this MCC for the remainder of the calendar month.

For any rewards linked to a merchant reward category, merchants are identified by a merchant category code ("MCC") assigned to them by the card networks, based on what they primarily sell. We determine a Transaction's Reward eligibility based on the MCC associated with the Transaction. We do not control, and are not responsible for, what MCC gets associated with any Transaction. As a result, you may not receive a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise unable to identify the Transaction as eligible for a particular Reward percentage based on its associated MCC. For example, you may not receive a Reward from a particular merchant if (1) the merchant uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your Transaction (such as a mobile or wireless card reader) that assigns a different MCC to the Transaction; or (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the Transaction.

Awarding Credit

We will credit your points balance to reflect your new points awarded the same day you complete the Transaction. Once added to your points balance, your new Reward will not be redeemable for a cashback credit until after the Transaction settles, which is within 1 to 2 business days of the Transaction. See Redeeming Rewards for further information.

Promotional Rewards

Future may, from time to time, offer you other ways to receive promotional points using your FutureCard, as further described in the Future app or other communications to you. For example, Future may offer you 500 welcome bonus points, which you will receive automatically

upon approval for FutureCard. Such a sign-on bonus may be converted into cashback and used towards transactions on your FutureCard or Rewards Account once you have funded your FutureCard for the first time with a minimum deposit of \$20 via a linked bank account or in-app instant funding via debit card.

Such promotional rewards, including any time-bound rewards that offer a higher rewards rate, may have daily, weekly, or monthly caps at the merchant or merchant-category level, that are clearly stated in communications introducing such promotional rewards.

Receiving Additional Rewards

Future may from time to time offer additional promotions for points you can earn without making a purchase with your FutureCard. This includes ACH transactions paid directly from your Rewards Account.

Any such offers will be described in the Future app or other communication from Future and include applicable offer terms. For those points, the same redemption terms shall apply as further described below.

Ineligible Transactions

You will not receive a Reward for Transactions – including eligible Transactions as described above – that involve the following: balance transfers, cash advances, checks that access your Card Account, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards, cash or cash equivalents including cryptocurrency, other financial instruments, and person-to-person payments.

In addition to these ineligible Transactions, you will not be able to receive Rewards if any of the following occur (each a "Default"), until we determine that the circumstances that caused the Default are no longer present.

- Your Card Account is delinquent or otherwise not in good standing
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your FutureCard Account or the Future Rewards Program
- You have violated any provision of these Terms or the Future Terms of Service

Adjustments and Corrections

The Reward you initially receive for an eligible Transaction may be subject to further adjustment and correction, if, among other reasons:

- The Transaction is refunded (in whole or in part) due to a return or other reason, or the merchant has agreed to adjust the price you paid
- The Transaction is reversed due to a chargeback, whether for fraud or other reason
- The Reward was calculated based on the pre-authorized Transaction amount, but the final Transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or charge your car with your FutureCard, and the hotel or charging station pre-authorizes your FutureCard for a larger amount to make sure you can cover the full expense. This hold will be released as soon as you're charged for the actual Transaction amount (which may be less, but can be more) or the hold is removed by the merchant
- A calculation error or other mistake in crediting you with a Reward

Adjustments and corrections can occur up to 30 days after the Transaction, but can be later, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons.

Because you are able to redeem a Reward within 1-2 business days of a Transaction, and that Reward may be subject to a subsequent adjustment or correction, you may end up with a negative Rewards balance. If you have a negative Rewards balance, you authorize Future, at Future's discretion, to charge your Card Account for an amount equal to the negative Rewards balance in order to bring your Rewards balance to zero. The charge will be reflected on your next billing statement and will be due in full as part of your Card Account Balance.

Redeeming Rewards

You may redeem Rewards that you received under these Terms in the form of a cashback credit that is added to your available balance on your Future Account. You can initiate such cashback credit in your Future app. Alternatively, you may opt to redeem your available points balance, or a fraction thereof, for certain point-based redemption options, including goods and services, that Future may show in the Future app from time to time. Any such redemption options shall describe the product or service offered in exchange for points, the exact amount of points required to complete the redemption and a transaction confirmation that the redemption has occurred and next steps on how you receive the product or service. Future reserves the right to determine the required points to complete certain redemption offers, which at times might be above or below the prevailing market costs for the respective goods and services.

In the event a Default occurs, you will not be able to redeem any Rewards, until we determine that the circumstances that caused the Default are no longer present.

Expiration of Rewards and Other Restrictions

Rewards do not expire. If we (1) terminate the Future Rewards Program, or (2) you close your Future Checking Account, we will apply the then-current points balance to your Future Account.

However, if we suspend or close your Future Account due to unusual activity or inactivity as described in your Consumer Deposit Account Agreement, your Rewards will immediately expire and will not be applied to your Future Account.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards.

Limited-Time Rewards

From time to time, Future may offer Limited-Time Rewards. These rewards may offer you enhanced cashback opportunities for spending at a certain merchant or a certain merchant category. These rewards may also provide enhanced sign-up bonuses for users signing up via a particular campaign or promotion.

Available Limited-Time Rewards and associated rewards terms and conditions are listed below and will continually be updated as new Limited-Time Rewards become available or existing rewards expire. Limited-Time Rewards are subject to change and may be discontinued at any time. You will see the date when the policy was last updated at the top of these rewards terms and conditions.

10% Cashback Each Month on Arcadia Community Solar

From 11:59pm ET on 12/31/2023 to 11:59pm ET on 12/31/2025, you will earn 10% cashback on purchases made at Arcadia community solar, subject to the standard rewards terms contained herein. Offer valid in states where Arcadia is available.

10% Cashback on Bikeshares and Bikeshops

Through 11:59pm ET on 12/31/2025, you will earn 10% cashback on bikeshare and bike shop purchases, subject to the standard rewards terms contained herein.

\$5 Weekly Bonus for Reaching MTA's Weekly Ride Cap for New York Buses & Subway

Through 11:59pm ET on 12/31/2025, as soon as you hit your weekly OMNY fare cap, we'll automatically credit \$5 to your Future balance. Only one bonus will be applied per account within a 7-day period. OMNY's fare cap is reached once you take 12 single rides within a 7-day period. Your 7-day period begins whenever you make your first tap of the week. OMNY's fare cap requires payment with the same physical or virtual card for every ride, or the cap won't correctly apply. Group rides or passbacks don't count towards the cap. OMNY will charge \$2.10 for your 12th eligible ride within a 7-day period. This \$2.10 transaction triggers OMNY's fare cap, and is what Future uses to trigger your \$5 bonus. If your 12th ride within your seven day period isn't registered as a \$2.10 charge, please reach out to OMNY. The \$5 Weekly Bonus also applies to eligible discounted fare rides.

100% Cashback on the New York MTA for your First Week

Through 11:59pm ET on 12/31/2025, you will get 7 days of 100% cashback (up to \$34) on single rides (OMNY tap-to-pay) on the MTA subway and local buses when you pay with FutureCard. Your 7-day, or 168-hour, period starts once you've successfully signed up for

FutureCard and your account is opened. You must fund your card and initially pay for the rides, and then you will receive 100% cashback on your rides within 24-48 hours of each charge at the turnstile.

Cashback will be given in the form of points, consistent with Future's standard rewards terms. 100% cashback is capped at \$34 per week, the max. 7-day charge under OMNY's 12-ride fare cap. Once \$34 in cashback is reached, you will earn 5% cashback on MTA rides with your FutureCard, subject to Future's standard rewards terms. OMNY's fare cap requires payment with the same physical or virtual card as well as the same device, or the cap won't correctly apply. Group rides or passbacks don't count towards the cap.

100% Cashback on the Boston MBTA for your First Week

From 12:00pm ET on 02/03/2025 to 11:59pm ET on 12/31/2025, earn 100% cashback (up to \$12) on Massachusetts Bay Transportation Authority (MBTA) subway and bus rides during your first 7 days of membership when you use your FutureCard to pay. This offer is based on standard MBTA subway and bus fares (\$2.40 per ride), which equates to 5 free rides. Your 7-day, or 168-hour, offer period starts once you've successfully signed up for Future and your account is opened. You must fund your card and initially pay for the rides, and then you will receive 100% cashback (up to \$12 in total cashback earned) on your rides within 24-48 hours of each charge. You will earn 100% cashback until \$12 in total cashback is earned, after which you will earn 5% cashback on MBTA rides, subject to Future's standard rewards terms.

\$4 Weekly Bonus for Riding the Boston MBTA 10 times

From 12:00pm ET on 02/03/2025 to 11:59pm ET on 12/31/2025, you will earn 400 points (\$4) when you take 10 rides per week on the Massachusetts Bay Transportation Authority (MBTA) and pay with FutureCard. The 400 points will be added to your points balance after you make your 10th qualifying purchase on the MBTA with your FutureCard within a calendar week. A week runs Monday-Sunday. Ride counts will reset every Monday. The bonus is subject to Future's standard rewards terms.

5% Cashback on Groceries

Through 11:59pm ET on 09/30/2025, earn 5% cashback, up to a limit of \$20 in cashback earned per month, at grocery stores when you use your FutureCard to pay. To start earning the 5% cashback, the offer must first be activated by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app. Cashback will only apply to purchases made after the offer has been activated. You will earn 5% cashback until \$20 in cashback is earned per calendar month, after which you earn 1% cashback on grocery store purchases, subject to Future's standard rewards terms. If you make a grocery store purchase that doesn't earn 5% cashback, the merchant may not have a merchant category code (MCC) in that grocery category. Future does not set MCCs.

FutureCard x Hertz \$30/Day Rental Promotion

Starting 12:00pm ET on June 5th, 2025, FutureCard members are eligible to receive a promotional daily rental rate of \$30 USD for electric vehicle rentals at Hertz locations when payment is made using a valid FutureCard and the discount code provided within the 'Home' tab

of the Future mobile application is used. The discount code must be applied at the time of booking to qualify for the promotional rate. The discount code may be used multiple times and does not have an expiration date. The promotional rate applies to base rental charges only and excludes taxes, fees, optional services, and other surcharges which may apply. Terms and conditions of both FutureCard and Hertz apply. Future and Hertz reserve the right to modify or terminate this promotion at any time without notice. Discount only available in the United States. Not available at Hertz rental locations in Manhattan.

\$5 Weekly Bonus for Riding the Washington DC Metro 10 times

From 9:00AM ET on July 4th, 2025 to 11:59pm ET on December 31st, 2025, you will earn a \$5 bonus when you take 10 rides per week on the Washington DC Metrorail (Metro) with FutureCard. The \$5 bonus will be added to your account balance after you make your 10th qualifying purchase on the Washington DC Metro with your FutureCard within a calendar week. A week runs Monday-Sunday. Ride counts will reset every Monday. The bonus is subject to Future's standard rewards terms contained herein.

Opt-In Rewards

Future may also offer Opt-In Rewards that require you to activate the rewards within the Future app or secure online platform. To participate in an Opt-In Reward, you must activate the offer. These rewards may offer you enhanced cashback opportunities or bonuses for spending at a certain merchant or a certain merchant category. For any Opt-In Reward, you must activate the offer within the Future app before making a qualifying purchase. Transactions made prior to activation do not qualify.

Detailed terms and conditions for each Opt-In Offer will be displayed in the Future app or secure online platform at the time of activation and must be accepted to participate. Future may change, extend, or discontinue any Opt-In Offer at its sole discretion. In the event of any conflict, the terms presented at the time of activation prevail.

Referral Rewards

Future may offer a referral program with the opportunity to earn additional cashback in the form of points for referring new members to Future. The receipt and redemption of such referral program Rewards are subject to Future's Rewards Program Terms and Conditions contained herein.

Future's Referral Program is available to all members. Members receive a unique referral link in the Future app with the opportunity to make referrals. The referred member receives an elevated \$15 Welcome Bonus (awarded in points) after meeting all the following Eligibility Criteria:

- click the unique referral link on their phone;

- download the Future app;
- Successfully apply for and be approved for a Future Checking Account; and,
- make purchases totaling at least \$50 and those purchases settle. Money orders do not qualify as a purchase under these terms.

The member making the referral will receive 1,500 points (equivalent to \$15) towards their points balance once the referred person meets all aforementioned Eligibility Criteria.

Referred members must click the referral link and download the Future App in order for the referred member and the referring member to be eligible for the referral rewards.

Errors and Disputes

If you believe an error has occurred and you are eligible for a Reward that you haven't received or you were given an incorrect Reward, please contact us by email at support@future.green or by phone at (833) 354-0100. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request.

Changes to the Program

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Future Rewards Program, including by eliminating or altering any Reward percentages, eligible Transaction categories, redemption options, and any other aspect of the Future Rewards Program or these Terms. If any changes are made, we will notify you of such changes by such means as we deem appropriate, which may include posting an updated version of these Terms to the Future app, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Privacy

Please refer to Future's Privacy Policy [here](#) to learn how we use your information and safeguard your privacy.

*Future is not a bank. Banking services are provided by Piermont Bank, Member FDIC. The FutureCard Visa Debit Card is issued by Piermont Bank, Member FDIC, pursuant to a license from Visa USA Inc. Your funds are FDIC insured up to \$250,000 through Piermont Bank; Member FDIC