

## Future Rewards Program Terms and Conditions

Updated and valid as of December 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:

- 5% cashback in points in the following four categories:
  - energy bills (up to 500 points in a calendar month)
  - public transit, excluding passenger rails such as Amtrak (up to 500 points in a calendar month)
  - scooters, bikeshare, electric rideshare & bike shops (up to 500 points in a calendar month)
  - thrifting and secondhand stores (up to 500 points in a calendar month)
- 1% cashback in points on all other transactions, subject to the Ineligible Transactions terms contained herein.

After reaching the respective cap in a category, you will receive Rewards at a rate of 1% for the remainder of the calendar month.

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.

In general, 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.

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 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.

#### *15% Cashback on LimePass Minute Bundles*

Through 11:59pm ET on December 31st, 2025, you will earn 15% cashback—up to \$15 in total cashback earned—on the purchase of LimePass Minute Bundles when you use your FutureCard to pay. You will earn 15% cashback until \$15 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made within the offer period. Purchases must be made directly with Lime. Offer not valid on purchases made using third-party services, delivery services, or a third-party payment account (e.g., buy now pay later).

#### *DC Metro 'Your next ride is on us' Promotion*

Through December 31st, 2025, at account opening new Members who sign up for FutureCard through Future's DC Metro Campaign at [futurecard.co/dc-metro](https://futurecard.co/dc-metro) will receive a \$6.75 promotional credit added to their Future account balance. The \$6.75 promotional credit is a one-time award applied upon account opening and is equivalent to the maximum fare for a single ride on the DC Metro as of the start date of this promotion. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *NYC Area Transit Instant Credit*

Through December 31st, 2025, at account opening new Members who sign up for FutureCard through Future's NYC Area Transit Campaign at [futurecard.co/nyc](https://futurecard.co/nyc) will receive a \$5.80 promotional credit added to their Future account balance. The \$5.80 promotional credit is a one-time award applied upon account opening and is equivalent to two single rides on the NYC MTA as of the start date of this promotion. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *Boston Area Transit Instant Credit*

Through December 31st, 2025, at account opening, new Members who sign up for FutureCard through Future's Boston Area Transit Campaign at [futurecard.co/boston-transit](https://futurecard.co/boston-transit) will receive a \$4.80 promotional credit added to their Future account balance. The \$4.80 promotional credit is a one-time award applied upon account opening and is equivalent to two single rides on the MBTA as of the start date of this promotion. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *LA Area Transit Instant Credit*

Through December 31st, 2025, at account opening, new Members who sign up for FutureCard through Future's LA Metro Campaign at [futurecard.co/la-metro](https://futurecard.co/la-metro) will receive a \$3.50 promotional credit added to their Future account balance. The \$3.50 promotional credit is a one-time award applied upon account opening and is equivalent to two single rides on LA Metro as of the start date of this promotion. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *EV Charging Instant Credit*

Through December 31st, 2025, at account opening, new Members who sign up for FutureCard through Future's EV Charging Campaign at [futurecard.co/ev](https://futurecard.co/ev) will receive a \$5.00 promotional credit added to their Future account balance. The \$5.00 promotional credit is a one-time award applied upon account opening. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *Cashback Debit Instant Credit*

Through December 31st, 2025, at account opening, new Members who sign up for FutureCard through Future's Cashback Debit Campaign at [futurecard.co/cash-back-debit-card-a](https://futurecard.co/cash-back-debit-card-a) will receive a \$5.80 promotional credit added to their Future account balance. The \$5.80 promotional credit is a one-time award applied upon account opening. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *Transit App Instant Credit*

Through December 31st, 2025, at account opening, new Members who sign up for FutureCard through Transit App will receive a \$5.80 promotional credit added to their Future account balance. The \$5.80 promotional credit is a one-time award applied upon account opening. If not used within 10 days of being issued, the promotional credit will expire and be removed from the Member's account. The promotional credit is subject to Future's Rewards Program Terms and Conditions 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. Terms for currently available opt-in offers are also included below. 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.

#### *5% Cashback at Patagonia*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on Patagonia purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later).

#### *5% Cashback at Birkenstock*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on Birkenstock purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later).

#### *5% Cashback at SeatGeek and StubHub*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on SeatGeek and/or StubHub purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein.

#### *\$5 Bonus on Online Thrifting (Depop, Poshmark, ThredUp, eBay)*

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app, use your FutureCard to pay, and spend \$100 or more across Depop, Poshmark, ThredUp, and/or eBay. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$100 or more in qualifying purchases. Only purchases made after activation and within the offer period count toward the \$100 spend requirement. Purchases must be made directly with participating merchants. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Bonus is subject to Future's Rewards Program Terms and Conditions contained herein.

#### *\$5 Bonus at Goodwill and Value Village*

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app, use your FutureCard to pay, and spend \$100 or more at Goodwill and/or Value Village. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$100 or more in qualifying purchases. Only purchases made after activation and within the offer period count toward the \$100 spend requirement. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Bonus is subject to Future's Rewards Program Terms and Conditions contained herein.

### **Elevated Rewards for FuturePass Members**

Future also offers elevated rewards available exclusively for members that are enrolled in FuturePass, an optional, paid premium membership offered by Future. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details. These rewards may offer you enhanced cashback opportunities or bonuses for spending at a certain merchant or a certain merchant category. Terms for currently available Elevated Rewards for FuturePass Members are included below. Future may change, extend, or discontinue any Elevated Rewards for FuturePass Members at its sole discretion, at any time.

#### *5% Cashback on Groceries*

Through 11:59pm ET on December 31<sup>st</sup>, 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's merchant category code (MCC) may not be included in the promotion's eligible code (MCC 5411 - Grocery Stores, Supermarkets and 5499 - Miscellaneous Food Stores). Future does not set MCCs.



### *5% Cashback on Phone Bills*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned per month—on eligible phone bill purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned each month, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after the offer has been activated and within the offer period. If a phone bill purchase does not earn 5% cashback, the merchant’s merchant category code (MCC) may not be included in the promotion’s eligible code (MCC 4814 - Telecommunication Services). Merchants and payment processors are assigned an MCC based on their typical products and services. Future does not assign MCCs to merchants.

### *5% Cashback on Streaming Services*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned per month—on eligible streaming service purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned each month, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after the offer has been activated and within the offer period. If a streaming service purchase does not earn 5% cashback, the merchant’s merchant category code (MCC) may not be included in the promotion’s eligible code (MCC 4899 - Cable, Satellite, and Other Pay Television and Radio Services). Merchants and payment processors are assigned an MCC based on their typical products and services. Future does not assign MCCs to merchants.

### *\$5 Weekly Bonus for Riding the Boston MBTA 10 times*

Through 11:59pm ET on January 31<sup>st</sup>, 2026, you will earn 500 points (\$5) when you take 10 rides per week on the Massachusetts Bay Transportation Authority (MBTA) and pay with FutureCard. To start earning this weekly bonus, the offer must first be activated once by clicking the "Activate" button available for this offer in the ‘Earn’ tab of the Future app. The 500 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 Rewards Program Terms and Conditions contained herein.

### *\$5 Weekly Bonus for Taking Public Transit in the Greater New York Metro Area 10 times*

Through 11:59pm ET on January 31<sup>st</sup>, 2026, you will earn 500 points (\$5) when you take 10 trips per week on New York Metro Area Public Transit and pay with FutureCard. To start earning this weekly bonus, the offer must first be activated once by clicking the "Activate" button available for this offer in the ‘Earn’ tab of the Future app. The 500 points will be added to your points balance after you make your 10th qualifying purchase on any qualified Greater New York Metro Area Public Transit Agency or Operator with your FutureCard within a calendar week. Qualifying Transit Agencies and Operators are MTA Subway and Busses, MTA Long Island Railroad, MTA Metro North-Railroad, NJ PATH, NJ Transit, NY Ferry and NY Waterway. A

week runs Monday-Sunday. Ride counts will reset every Monday. The bonus is subject to Future's Rewards Program Terms and Conditions contained herein.

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

Through 11:59pm ET on January 31<sup>st</sup>, 2026, you will earn 500 points (\$5) when you take 10 rides per week on the Washington DC Metrorail (Metro) with FutureCard. To start earning this weekly bonus, the offer must first be activated once by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app. The 500 points will be added to your points 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 Rewards Program Terms and Conditions contained herein.

*10% Cashback on Community Solar*

Through 11:59pm ET on January 31<sup>st</sup>, 2026, you will earn 10% cashback —up to \$10 in total cashback earned per month— on purchases made at community solar providers when you activate this offer by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app and use your FutureCard to pay. You will earn 10% cashback until \$20 in total cashback is earned each month, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after the offer has been activated and within the offer period.

*10% Cashback on Electric Vehicle (EV) Charging*

Through 11:59pm ET on January 31<sup>st</sup>, 2025, you will earn 10% cashback—up to \$10 in total cashback earned per month—on eligible electric vehicle (EV) charging purchases when you activate this offer by clicking the "Activate" button available for this offer in the 'Earn' tab of the Future app and use your FutureCard to pay. You will earn 10% cashback until \$10 in total cashback is earned each month, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after the offer has been activated and within the offer period. If an EV charging purchase does not earn 10% cashback, the merchant's merchant category code (MCC) may not be included in the promotion's eligible code (MCC 5552). Merchants and payment processors are assigned an MCC based on their typical products and services. Future does not assign MCCs to merchants.

*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% Cashback on Gym Memberships*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned per month—on eligible gym membership purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned per month, after which you will earn the merchant’s standard rewards amount, subject to Future’s Rewards Program Terms and Conditions contained herein. If a gym membership purchase does not earn 5% cashback, the merchant’s merchant category code (MCC) may not be included in the promotion’s eligible codes (MCC 7941 - Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters and 7997 - Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses). Merchants and payment processors are assigned an MCC based on their typical products and services. Future does not assign MCCs to merchants. Cashback will only apply to purchases made after activation and within the offer period. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### *\$5 Bonus at Select Meal Kits*

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app, use your FutureCard to pay, and spend \$100 or more at participating meal kit services including Hello Fresh, Green Chef, Blue Apron, Purple Carrot, Thistle, and/or Ka’Chava. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$100 or more in qualifying purchases. Only purchases made after activation and within the offer period count toward the \$100 spend requirement. Purchases must be made directly with participating merchants. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### *\$5 Bonus at Restaurants*

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app, use your FutureCard to pay, and spend \$100 or more at eligible dining merchants. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$100 or more in qualifying purchases. Only purchases made after activation and within the offer period count toward the \$100 spend requirement. If a restaurant purchase does not earn the bonus, the merchant’s merchant category code (MCC) may not be included in the promotion’s eligible codes (MCC 5812 - Eating Places and Restaurants, MCC 5813 - Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns, and MCC 5814 - Fast Food Restaurants). Merchants and payment processors are assigned an MCC based on their typical products and

services. Future does not assign MCCs to merchants. Bonus is subject to Future's Rewards Program Terms and Conditions contained herein. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***5% Cashback at Lego***

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on Lego store purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***\$5 Bonus at Airbnb and Vrbo***

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app, use your FutureCard to pay, and spend \$100 or more at Airbnb and/or Vrbo. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$100 or more in qualifying purchases. Only purchases made after activation and within the offer period count toward the \$100 spend requirement. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Bonus is subject to Future's Rewards Program Terms and Conditions contained herein. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***8% Cashback at BackMarket***

Through 11:59pm ET on December 31st, 2025, you will earn 8% cashback—up to \$5 in total cashback earned—on Back Market purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 8% cashback until \$5 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***\$5 Bonus at Blue Bottle Coffee and La Colombe***

Through 11:59pm ET on December 31st, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app, use your FutureCard to pay, and spend \$50 or more at Blue Bottle Coffee and/or La Colombe. The \$5 bonus is a one-time award that will be added to your account balance after you reach \$50 or more in qualifying purchases. Only purchases made after activation and within

the offer period count toward the \$50 spend requirement. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Bonus is subject to Future's Rewards Program Terms and Conditions contained herein. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***8% Cashback at Amtrak***

Through 11:59pm ET on December 31st, 2025, you will earn 8% cashback—up to \$5 in total cashback earned—on Amtrak purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 8% cashback until \$5 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***5% Cashback at Best Buy***

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on Best Buy purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***5% Cashback at Ikea***

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$10 in total cashback earned—on Ikea purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$10 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### ***5% Cashback on Select Gaming Brands***

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on purchases made at Nintendo, PlayStation, and/or Roblox stores when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total

cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### *5% Cashback at Crocs*

Through 11:59pm ET on December 31st, 2025, you will earn 5% cashback—up to \$5 in total cashback earned—on Crocs purchases when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app and use your FutureCard to pay. You will earn 5% cashback until \$5 in total cashback is earned, after which you will earn the merchant's standard rewards amount, subject to Future's Rewards Program Terms and Conditions contained herein. Cashback will only apply to purchases made after activation and within the offer period. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services or a third-party payment account (e.g., buy now pay later). Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

#### *\$5 Bonus at Any Cafe*

Through 11:59pm ET on December 7th, 2025, you will earn a \$5 cash bonus when you activate this offer by clicking the “Activate” button available for this offer in the ‘Earn’ tab of the Future app, use your FutureCard to pay, and spend \$5 or more at any café. The \$5 bonus is a one-time award that will be added to your account balance after your qualifying purchase settles. Only purchases made after activation and within the offer period count toward the \$5 spend requirement. If a café purchase does not count toward the \$5 spend requirement, the merchant's merchant category code (MCC) may not be included in the promotion's eligible codes (MCC 5812 - Eating Places and Restaurants, MCC 5814 - Fast Food Restaurants, and MCC 5462 - Bakeries). Merchants and payment processors are assigned an MCC based on their typical products and services. Future does not assign MCCs to merchants. Purchases must be made directly with the merchant. Offer not valid on purchases made using third-party services, delivery services, or a third-party payment account (e.g., buy now pay later). Bonus is subject to Future's Rewards Program Terms and Conditions contained herein. Offer available exclusively to Members who are enrolled in FuturePass. See [futurecard.co/legal/futurepass](https://futurecard.co/legal/futurepass) for membership terms and details.

### **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](mailto: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