

ADA Rewards World Elite Mastercard® Consumer Rewards Terms and Conditions

These Rewards Terms and Conditions ("Terms") govern the ADA Rewards Program ("Rewards Program") for eligible credit card purchases using the ADA Rewards World Elite Mastercard® ("Account") issued by Cottonwood Payments, a division of FinWise Bank ("Cottonwood Payments").

Important: Your Account may be eligible for rewards through a program managed by Tallied Technologies, Inc. ("Tallied"). The Rewards Program, promotional offerings, and bonus options that are offered to you are not offered by Cottonwood Payments and are offered by Tallied Technologies, Inc. If you have questions regarding rewards, promotional offerings, or bonus options, please contact Tallied at 1-888-293-1595.

You must have an Account to earn rewards under these Terms. These Terms supplement the Credit Card Account Agreement ("Card Agreement") between you and Cottonwood Payments. By using the Account, you are enrolled to participate in the Rewards Program under these Terms and the Card Agreement. If there is a conflict between the Card Agreement and these Terms for matters relating to the Rewards Program, these Terms control. The capitalized terms in these Terms are defined in the Card Agreement, unless particularly defined in these Terms. "We," "us," and "our" refer to Tallied Technologies, Inc., except where specifically referring to Cottonwood Payments.

1. Earning ADA Points

a. New Account Promotion

If you open an Account, you may earn a welcome bonus as specified in your account opening materials or promotional offer, provided you meet the spending requirements within the specified time period.

b. Purchases

Subject to the restrictions in Section 3 of these Terms, when we post your purchase transaction, you will earn ADA Points on eligible purchases made on your Account as follows:

- **5 ADA Points** for each US \$1.00 of eligible purchases with the ADA, State Societies (e.g., membership costs or Continuing Education), and select ADA Member Advantage endorsed companies
- **3 ADA Points** for each US \$1.00 of eligible purchases for Travel (airlines, hotels, rental cars, travel agencies/tour operators, and cruise lines)
- **2 ADA Points** for each US \$1.00 of eligible purchases for Gas and Groceries
- **1.5 ADA Points** for each US \$1.00 of all other eligible purchases

All earning rates are subject to the bonus point earning limits described in Section 2.d below. Eligible purchases do not include purchases or activities listed in Section 3 of these Terms.

2. Redeeming ADA Points

a. Statement Credits

You can redeem ADA Points for statement credits applied to your Account. The minimum redemption is 2,500 ADA Points for a \$25.00 statement credit (1 ADA Point = \$0.01). Statement credits will be applied to your Account within 1-2 billing cycles after redemption.

b. Travel, Gift Cards, Merchandise, and Charity

You can redeem ADA Points for travel bookings, gift cards, merchandise, charity donations, and other rewards through our rewards platform powered by Ascenda. When you select non-statement credit redemption options at adamastercard.com, you will be redirected to Ascenda's platform where available redemption options and their point values will be displayed. These redemptions are processed by Ascenda, and upon completion, Ascenda will update your point balance through our system. You will receive email confirmation of your redemption with relevant details about how to use or apply your selected reward.

c. Redemption Process

You can redeem ADA Points by logging into your online account at adamastercard.com, where you will see:

- Your current point balance
- Available redemption options
- Real-time point balance updates after redemptions

For statement credits, the process is completed directly on our platform. For other redemption options, you will be securely redirected to Ascenda's platform to complete your selection.

d. Bonus Point Earning Limits

Your ADA Points earning is subject to the following limits per billing cycle. Eligible dollar spent is defined as net purchases (purchases minus returns) excluding cash advances and balance transfers:

- **5-point categories** (ADA, State Societies, ADA Member Advantage): 5 ADA Points per \$1.00 on the first \$5,000 spent in this category per billing cycle, then 1.5 ADA Points per \$1.00 thereafter
- **3-point categories** (Travel): 3 ADA Points per \$1.00 on the first \$3,000 spent in this category per billing cycle, then 1.5 ADA Points per \$1.00 thereafter

- **2-point categories** (Gas and Groceries): 2 ADA Points per \$1.00 on the first \$5,000 spent in this category per billing cycle, then 1.5 ADA Points per \$1.00 thereafter
- **1.5-point categories** (All other purchases): 1.5 ADA Points per \$1.00 with no spending limit

Limits reset at the beginning of each new billing cycle.

3. When You Will Not Earn ADA Points

You will not earn ADA Points on purchases using your Account that are:

- a. Returned for credit;
- b. Disputed, unauthorized, illegal, or fraudulent;
- c. For purchases of foreign currency, cryptocurrency, traveler's checks, money orders, wire transfers, or other cash equivalents;
- d. Gaming-related (including gambling chips, off-track wagers, or lottery ticket transactions);
- e. For cash used to fund PayPal or other third-party payment services;
- f. For purchasing prepaid cards or reloading prepaid cards;
- g. For fees and charges (such as late fees and finance charges) on the Account;
- h. Cash advances or balance transfers; or
- i. Any other transactions that we determine, in our sole discretion, are not eligible purchases.

If you return a purchase or if a dispute of a transaction is successfully resolved, we deduct the corresponding amount of ADA Points from your rewards balance. If your ADA Points balance becomes negative and you do not earn sufficient points to offset the negative balance, we may charge your Account for the negative balance amount.

4. When You Will Not Be Able to Redeem ADA Points

You will not be able to redeem ADA Points if:

- a. The Minimum Payment Due shown on the statement for any Billing Period is not paid by the Payment Due Date shown on that statement;
- b. Your Account is in default under the Card Agreement;
- c. Your Account is closed or suspended;
- d. You do not have sufficient ADA Points for the requested redemption; or
- e. We determine, in our sole discretion, that redemption should be restricted due to suspected fraud or abuse.

5. Value and Limitations of ADA Points

a. No Cash Value

ADA Points have no cash value except when redeemed through authorized redemption methods described in Section 2.

b. Non-Transferable

You may not assign, transfer, sell, or pledge your ADA Points to any other person or entity.

c. No Expiration

ADA Points do not expire as long as your Account remains open and in good standing.

d. Program Changes

We reserve the right to modify redemption values, add or remove redemption options, or change earning rates with notice as required by law.

6. Checking Your ADA Points Balance

You can check your ADA Points balance by:

- Logging into your online account at adamastercard.com
- Reviewing your monthly statement
- Calling Customer Service at 1-888-293-1595

7. Program Administration

a. Tallied Technologies, Inc.

Tallied Technologies, Inc. ("Tallied") administers the ADA Points Rewards Program. Tallied's contact information:

- Phone: 1-888-293-1595
- Address: 2261 Market Street STE 10170, San Francisco, CA 94114

b. Ascenda

Ascenda administers travel, gift card, merchandise, and other non-cash redemption options through the rewards platform. When you redeem ADA Points for these options, you are subject to Ascenda's terms and conditions and privacy policy. Ascenda's services are provided independently of Cottonwood Payments.

8. Changes and Cancellation

We may change these Terms or terminate this Rewards Program at any time at our discretion with notice as required by law. Changes will not affect your eligibility to earn ADA Points before the effective date of the change. We may cancel your participation in the Rewards Program, close your Account, and cause you to forfeit your ADA Points balance without notice for fraud, abuse of the Rewards Program, or violation of these Terms or the Card Agreement.

9. Forfeiture of ADA Points

If we or you cancel your Account for any reason, you will lose any ADA Points that have not been redeemed or transferred. You must redeem your ADA Points before Account closure.

10. Errors and Adjustments

We may reverse any ADA Points or any cash equivalent awarded to you in error, regardless of cause, and the reversal may cause you to have a negative ADA Points balance. We will investigate any claimed errors in ADA Points earning or redemption that you report to us within 60 days of the date the error allegedly occurred.

11. Mastercard World Elite Benefits

As an ADA Rewards World Elite Mastercard holder, you have access to exclusive Mastercard World Elite benefits and services. These benefits are provided by Mastercard and are separate from the ADA Rewards Program. For complete details on World Elite benefits, visit:

<https://www.mastercard.com/us/en/personal/find-a-card/credit-card/world-elite-mastercard.html>

12. Privacy and Data Sharing

Your participation in the Rewards Program involves the sharing of certain account and transaction information:

a. With Tallied

We share transaction information necessary for ADA Points earning calculation, account management, and statement credit redemptions.

b. With Ascenda

When you choose to redeem ADA Points through Ascenda's platform for travel, gift cards, merchandise, or charity donations, we share necessary information to process your redemption. Ascenda will communicate redemption details back to Tallied's system to update your point balance. Your use of Ascenda's services is subject to Ascenda's privacy policy.

c. Your Consent

By participating in the Rewards Program, you consent to these data sharing arrangements.

12. Third-Party Services

Certain redemption options are provided by third-party partners, including Ascenda. We are not responsible for the availability, quality, or delivery of third-party products or services. Your use of third-party services may be subject to additional terms and conditions imposed by those third parties.

13. Limitation of Liability

Unless otherwise required by law, neither Cottonwood Payments, Tallied, nor Ascenda will be liable to you or anyone making a claim on your behalf for:

- a. Any change or termination of the Rewards Program;
- b. Any loss, damage, expense, or inconvenience caused by any occurrence outside of our control;
- c. Any direct, indirect, or consequential damages regarding the use of your Account or participation in the Rewards Program;
- d. Any issues with third-party redemption partners or their services; or
- e. Any technical difficulties or system unavailability affecting the Rewards Program.

The Rewards Program is void or limited where prohibited or restricted by federal, state, or local law.

14. Dispute Resolution

Any disputes relating to the Rewards Program are subject to the dispute resolution provisions in your Card Agreement, including the arbitration clause.

15. Contact Information

For questions about the Rewards Program:

- **General Program Questions:** Call 1-888-293-1595
- **Online Account Access:** Visit adamastercard.com
- **Mailing Address:** ADA® Mastercard® (% Tallied Technologies Inc.), PO Box 88710, Sioux Falls, SD 57109-8710

Effective Date: These Terms are effective as of the date you first use your Account and are subject to change with notice as required by law.