

**MAKE PURCHASES.
EARN POINTS.
REDEEM FOR CASH BACK.**

How Does LimeRewards+ Work?

Earn points for purchases and balance transfers made with your LimeRewards+ Visa credit card. You can redeem your points for 1.5% cash back, premium merchandise and popular gift cards or travel. The more points you earn, the greater your reward.

To access your LimeRewards+ points:

- 1 Log on to Carolina Trust online banking and select Visa Account.
- 2 Click on LimeRewards+.
- 3 Select REDEEM to place your order online - securely, quickly, and easily.

For travel redemptions, follow the same instructions above to redeem online. Or, speak with an agent by calling 800.900.6160 toll-free. Agents are ready to assist you 7 days a week from 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT), excluding holidays.

Bring in the Bonus Points with LimeRewards+ Mall

When you shop our LimeRewards+ Mall with your LimeRewards+ Visa credit card, you can earn bonus points[†] on hundreds of popular brands from well-known retailers.

Log on to Carolina Trust online banking and select Visa Account. Click on LimeRewards+. Select Shop Mall under the EARN tab to view online and in-store offers. Use your Credit Union Visa card to shop with the merchants in the Mall and earn BONUS points!

[†]Cardholders must have an Active status at the time the LimeRewards+ Points are being awarded. Points awarded through shopping at the LimeRewards+ Mall will be subject to reversal based on return of sales. Mall points are earned from Program retailers and other Program participants. Mall points vary depending on the retailer. Mall points from certain retailers are only available on purchases made through the Program website; be sure to read each offer's terms carefully before purchasing. All rewards are subject to LimeRewards+ program terms and conditions, available through the Program website. Participating Credit Union card must be used to earn points. Points earned through the LimeRewards+ Mall will be added to your total redeemable point balance and will assume the expiration period set on your Credit Union's LimeRewards+ program. Other restrictions apply.

Frequently Asked Questions

How do I earn reward points?

Earn 1.5 points for every \$1 in net purchases spent online and in-store.

"Net purchases" mean the sum of your eligible purchase transactions minus returns and refunds. You may also earn points on balances transferred up to your available credit limit to your Carolina Trust LimeRewards+ card from a third-party creditor. Non-qualifying transactions include cash advances, ATM withdrawals, convenience checks, PIN (Personal Identification Number) transactions, card related fees or charges, and any unauthorized charges or transactions. Reward points may only be earned if the account is active and in good standing.

What else should I know about earning points?

Carolina Trust may run special promotions for the LimeRewards+ card during which a cardholder may qualify to earn bonus points if certain criteria are met during a promotional period. Promotional offers are not guaranteed, and any bonus point promotions are run at the discretion of Carolina Trust.

Are there limits on the amount of points I can earn with my LimeRewards+ card?

No, just keep your credit card account active and in good standing.

How do I redeem my points?

The Program rewards website is accessible through Carolina Trust online banking. From there, select Visa Account to view your account details, redeem points for cash back, merchandise, gift cards or travel rewards, or to shop the LimeRewards+ Mall.

The Program website and Carolina Trust online banking site are subject to periodic updates and maintenance, which could cause brief downtimes or a temporary disruption in service.

Do my points expire?

Yes, LimeRewards+ points have a 5-year shelf life. Your LimeRewards+ points will be forfeited if you close your credit card account.

Please refer to your LimeRewards+ program website and Carolina Trust Credit Card Agreement for additional information related to reward options.

Welcome to LimeRewards+



GET REWARDED FOR YOUR EVERYDAY PURCHASES WITH

1.5% UNLIMITED CASH BACK*

MERCHANDISE & GIFT CARDS • TRAVEL


Carolina Trust[®]
FEDERAL CREDIT UNION

carolinatrust.org • 843.448.2133

 This credit union is federally insured by the National Credit Union Administration.



EARN

1.5 POINTS PER \$1

SPENT ON PURCHASES & BALANCE TRANSFERS*



UNLIMITED CASH BACK

Earn 1.5% Cash Back on purchases and balance transfers. Redemptions start as low as \$25.00 and can be deposited to your Carolina Trust Savings or Checking Account or redeemed for a Visa Statement Credit.

Points Accrued	Cash Back Value
5,000 LimeReward+ Points	\$50.00
10,000 LimeReward+ Points	\$100.00
20,000 LimeReward+ Points	\$200.00



MERCHANDISE & GIFT CARDS

Use your points for merchandise or gift cards from popular retailers, restaurants, and gas stations.



TRAVEL

Redeem 25,000 points for a domestic flight within the 48 contiguous United States.

Log on to Carolina Trust online banking and select Visa Account to shop and redeem using your LimeRewards+ points.

*There is no cap on the number of LimeRewards+ Visa points a cardholder can earn. Cardholders earn 1.5 points for every \$1 spent on purchases and balance transfers. LimeRewards+ Visa points expire after 5 years. The minimum amount for a cash back or gift card redemption is \$25.00. Cash redemptions will be deposited into member's designated Credit Union account within 10 business days. Payment to credit card will post to member's credit card account within 10 business days. The member is responsible for providing accurate account information. If the member provides incorrect account information, LimeRewards+ is not liable if the payee account is invalid. If the account is invalid, credit will be processed and points returned to the member within 90 days. Delivery of Merchant Gift Cards will be made via USPS and include delivery confirmation. Delivery may take 2 to 4 weeks from time of order and cannot be made to a post office box. Certificate/gift cards will be redeemable at full face value for a minimum of 1 year from the date of receipt, subject to applicable state laws. Certificate/Gift Cards once delivered and signed for are "live and just like cash." Lost or stolen cards can be cancelled and replaced only if they are unused. Certificates/Gift Cards that have been misappropriated, fraudulently used, or otherwise negligently disappear will not be reimbursed.

1. Points can be used to order the awards described in the current brochure or the program website, which may be updated from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced, points will be refunded, and the Participant will be advised to make an alternate selection.

2. Accounts must be active and in good standing (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the Card Agreement. Carolina Trust reserves the right to suspend the cardholder's participation in the program until the account is in good standing.

3. Awards will typically be shipped via a parcel delivery service or by the U.S. Postal Service and will generally ship within 2 to 4 weeks from time of order. On occasion, an item will be out of stock. You will be notified of this while placing your order. Once the item comes into stock, it will ship within 2 to 4 weeks from time of order. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. Drop-shipped items will be noted as such under availability. There will be no charge for Standard Delivery within the 48 contiguous United

States. Shipments to Hawaii, Alaska and Puerto Rico are subject to additional shipping and handling charges as well as applicable taxes. There may be items that are ineligible to ship to some locations. Shipments cannot be made to a post office box or outside the 48 contiguous United States and its territories, with the exception of APO/FPO addresses. If you enter an international non-APO/FPO address for shipments, you will be contacted for an alternative address. A valid street address and home or cell phone number are required to accept an order.

4. Award Item Return Policy: The Program extends a 100% guarantee return policy for any merchandise item received damaged or defective, provided it is returned with all original packaging. For items that are received damaged, recipient must notify Customer Service within 48-hours of delivery. For items that become defective within 30 days of receipt, customer service will provide a replacement. For items that become defective after 30 days of receipt, customer service will provide a 'proof of purchase' so the item can be serviced under the manufacturer warranty. Some manufacturers (e.g. Apple, Troy-Built, HP) will not allow returns but will provide exceptional warranty service. In these cases, the award recipient may receive instruction on how to obtain warranty service as opposed to a complete award replacement from the manufacturer. NOTE: Digital award items are not returnable. Because codes are "live" and e-mailed to recipients, the Program is unable to return or exchange such digital products.

In Summary: 1. Any item received damaged (reported within 48 hours of receipt) or defective (reported within 30 days of receipt) will be replaced. 2. The award program participant must call Customer Service to report the issue. 3. Customer Service will provide a Return Authorization number to the participant and return instructions. 4. The participant should repackage the item in its original packaging and write the Return Authorization number on the box. 5. Customer Service will authorize the delivery carrier to pick up the item. 6. Once received at Program Award Headquarters, the return is inspected and entered into the system. A replacement order is entered. There is no cost to the participant. 7. The replacement item will ship to the participant within 72 hours of the replacement order being processed (if in stock). An item that is not in stock will ship within 2-3 business days once it becomes available. Some items may be drop-shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. NOTE: Replacement orders are manual orders and will not appear on the website. The status of the original order will remain as shipped. 8. If the original item is discontinued and there is no direct replacement, award points will be refunded to the participant.

5. Points in this Program may not be used with any other offer, promotion or discount or combined with cash to obtain merchandise awards.

6. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account. Points deducted for credits to an account will be at the same rate at which the original charges earned those points. The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event the Participant redeems unearned Points.

7. Points may be forfeited due to Rules violations.

8. This Program is void where prohibited or restricted by law.

9. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

10. Participant agrees to hold PSCU, Inc. (PSCU) and any vendors associated with the Program, as well as any credit card association that their Credit Union is a member of, totally harmless if their Credit Union fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.

11. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

12. This Program is available to cardholders ("Participants") whose Credit Union (i) has enrolled as a sponsoring member of PSCU and (ii) has contracted with PSCU for this Program for the Participant. All Program Rule determinations by PSCU are final. The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

13. The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the Program, the ability to accumulate points or claim awards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

14. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued

all or in part without notice.

15. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, Alaska, Hawaii and Puerto Rico. Restricted ticket program redemptions must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program is not responsible for the performance of the travel providers associated with the Program. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability.

16. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant and/or traveler. Airline ticket travel awards are non-refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. Minimum or maximum stays required by the carrier may apply.

17. Issuance of some travel certificates does not constitute a reservation. In such cases, the certificate holder is responsible for making all reservations with the company that issues the certificate.

18. Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

19. Carolina Trust may choose to add local additional rules and Program opportunities to the LimeRewards+ Program. Please inquire with your Credit Union to see if such are applicable to your participation in the Program.

20. To see additional rules regarding redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the LimeRewards+ website. These terms and conditions, combined with the General Program Rules and Conditions (available on the LimeRewards+ website), and any local rules published by your Credit Union, constitute the full set of Program Rules.

