



## Terms and Conditions for the Guaranty Point Rewards Program

### **Membership Fee:**

None

### **Bonus Points Promotion:**

All debit card Cardholders will earn 500 bonus points upon enrollment into the Guaranty Point Rewards Program (or the "Program"). Cardholders will also receive 500 bonus points upon first purchase (signature or pin based) and 500 bonus points for 5 signature based point-of-sale (POS) purchases within the first 60 days after enrollment. Bonus points will be updated monthly.

After, and in addition to the promotional period, points will accrue as described in the section titled "Earning Points."

### **TERMS AND CONDITIONS**

The Program terms are separate from the terms of your Debit Card Agreement. From time to time, we may change the Program terms. When any change is made, we will post revisions at [www.thegarantypoint.com](http://www.thegarantypoint.com) and/or we will notify you in writing, as applicable. It is your responsibility to review the Program terms to be aware of any changes.

The Program is administered by Star Processing, Inc., an independent company that is not affiliated with Woodsville Guaranty Savings Bank.

We reserve the right to alter, change, or terminate any Program feature or benefit prospectively or retroactively, including, without limitation, participation fees, point accrual or redemption criteria, and to cancel or temporarily suspend the program at any time without notice.

### **Eligibility**

Guaranty Point Rewards Program eligibility is restricted to cardholders who maintain a checking and debit card account in good standing with Woodsville Guaranty Savings Bank. We reserve the right to approve, deny or revoke membership in the Program to any individual for any reason whatsoever.

### **Earning Points**

Cardholders will earn one point for each \$1.00 of Net Purchases for signature-based transactions on the enrolled account. Cardholders will earn one point for each \$2.00 of Net Purchases for PIN-based transactions on the enrolled account. "Net Purchases" shall mean purchases of goods and services made by Cardholder or any authorized user of such account minus any returns or refunds. Points are not earned for fees of any kinds, such as returned check, insufficient funds or stop payment fees. Changes made to the above list are at the sole discretion of Woodsville Guaranty Savings Bank.

There is no maximum number of points earned on Net Purchases.

Point accrual will begin upon the Enrollment Date in the Program. No retroactive points will be awarded. "Enrollment Date" is defined as the first business day after the day in which the Cardholder is approved as a Program member. Points are considered earned when they are posted to the redemption system. Points will be updated daily. Points may take up to 5 to 10 days to be posted following a qualifying purchase or other transaction. Total points earned for your debit card can be viewed and are available to redeem at [www.selectyourrewards.com/guaranty](http://www.selectyourrewards.com/guaranty) or 800-707-1158.

Questions as to what constitutes program eligibility or a qualifying transaction, as well as any exceptions, are at the sole discretion of Woodsville Guaranty Savings Bank. We reserve the right to verify and adjust points at any time prior to or following posting and redemption.

Points will expire if they are not redeemed within a three-year period.

Points will be awarded and can be redeemed for Guaranty Point Rewards only if the Cardholder maintains their account in good standing. We have the right not to award points if your account is not in good standing. Points earned are not transferable, have no cash value and cannot be used as payment of obligations to Woodsville Guaranty Savings Bank.

### **Point Redemption**

The website: [www.selectyourrewards.com/guaranty](http://www.selectyourrewards.com/guaranty) or 800-707-1158 must be used for redemptions of points and is available 24 hours per day seven days per week.

Redeemed Program points are not refundable, replaceable, or transferable for cash, credit, other rewards, or points under any circumstances. We and participating merchants are not responsible for replacing lost, stolen, or mutilated gift certificates, gift cards, or tickets.

Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.

All Program merchandise is subject to availability. Certain Program items are available only during the time periods described in the Program communications. Merchants participating in the Program are subject to change. Some Guaranty Point Rewards items have limited availability. Substitutions of equal or greater value may be necessary. Country of item's origin may change. Some merchandise cannot be shipped to addresses that are outside the United States.

We reserve the right to modify or cancel any Program points at any time. Points have no value except as used in accordance with the Terms and Conditions of the Program and of the rewards suppliers.

Refer to the various Terms and Conditions at [www.selectyourrewards.com/guaranty](http://www.selectyourrewards.com/guaranty) for further information.

Determinations and payment of tax liability related to participation in the Program are the sole responsibility of the Cardholder.

The Guaranty Point Rewards Program is void where prohibited by federal, state or local law. Fraud or abuse relating to the accrual of points or redemption of Program points may result in the forfeiture of accrued points as well as cancellation of membership in the Program.

### **Other Restrictions**

Woodsville Guaranty Savings Bank reserves the right to add, modify or eliminate any of the Program's Terms and Conditions including terminating the Program or eliminating the right to redeem points at any time, without notice.

Every effort has been made to ensure that the information provided is accurate. Woodsville Guaranty Savings Bank is not responsible for errors or omissions.

Star Processing, Inc. and First Data Corporation operate as independent contractors and are not affiliated with Woodsville Guaranty Savings Bank.

Void where prohibited by federal, state, or local law.