

## Wyndham Rewards Debit Card Points Earning Terms

This document contains the official points earning terms for the Wyndham Rewards Debit Card (“Card”) issued by Sunrise Banks, N.A. (“Bank”, “we”, “us”, or “our”) and includes important conditions and limitations. Subject to these terms, you can earn Wyndham Rewards points (“Point” or “Points”) when you use your Card, and your Points can be redeemed for travel, merchandise, and other rewards and benefits as part of the Wyndham Rewards Program from Wyndham Rewards, Inc. (“Wyndham”). For purposes of these terms, your “Card Account” refers to the deposit account linked to your Card. You agree that your use of the Card indicates your acceptance of these terms and the Account Agreement. These terms may be updated at any time with or without notice and your continued use of the Card after any changes constitutes your acceptance of the modified terms. Capitalized terms not defined in these terms have the meaning ascribed to them in the Account Agreement.

### Points Earning.

**1. Welcome Bonus.** You are eligible to receive a one-time bonus of 2,500 Points when you satisfy all of the following requirements within 90 days of Card Account opening:

- Establish and receive at least 2 direct deposits, recurring monthly or more frequently, AND
- Make at least \$100 in Net Purchases using your Card. Net Purchases are all purchases made using the Card, excluding any returns, refunds, or adjustments.

The welcome bonus must be earned within 90 days of Card Account opening. It will be transferred to your Wyndham Rewards Member Account (“Rewards Account”) within 6 to 8 weeks after the 90th day from Card Account opening, provided your Card Account is open and in good standing at the time of transfer.

**2. Ongoing Rewards.** You can earn Points on purchases you make using your Card. You will earn 1 Point for every \$1 spent on Net Purchases at gas stations, grocery stores, and participating Wyndham brand hotels. You will earn 1 Point for every \$2 spent on all other Net Purchases. All Points earned through the use of your Card will be transferred to your Rewards Account after the close of each Card Account monthly statement.

Points are calculated on the Net Purchase amount of each transaction will be awarded based on merchant category codes as defined by Mastercard, including gas stations and automated fuel dispensers (5541 & 5542), grocery stores and supermarkets (5411), and Wyndham Hotels & Resorts. We are not responsible for incorrect coding by merchants.

Only signature-based purchases (including small dollar purchases that do not require a signature), internet purchases, phone or mail order purchases, or bill payment using the Card number and expiration date qualify for Points earning, including bonus Points. ATM withdrawals, transactions that include cash back at point of sale, quasi-cash or cash-like transactions, peer-to-peer payment app transactions, lottery tickets, disputed or unauthorized purchases, and fees do not qualify for Points earning. We have the right in our sole discretion to determine whether a transaction is eligible to earn Points, and have the right to deny Points on a transaction that is deemed ineligible.

There is no limit to the total Points you can earn as long as the Wyndham Rewards Program continues and your Card Account is open, active, in good standing and linked to an active Rewards Account. For information regarding the terms of the Wyndham Rewards Program, including Point expiration policy, please visit [wyndhamrewards.com](http://wyndhamrewards.com) or contact Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).

**3. Anniversary Bonus.** You are eligible to earn bonus Points based on annual spend each anniversary year, which is calculated from the anniversary of your Card’s opening date, as follows:

Annual Net Purchases	Anniversary Bonus Points Awarded
\$5,000.00 - \$9,999.99	2,500 Points

\$10,000 - \$14,999.99	5,000 Points
\$15,000.00 and above	7,500 Points

**Rewards Account Linking.** To earn and retain Points, you must have an active Rewards Account linked to your Card Account. If you do not have an active Rewards Account linked to your Card Account within 90 days of earning Points, any Points older than 90 days will expire and cannot be transferred to a Rewards Account. It is your responsibility to ensure your Rewards Account is linked and remains active to avoid the expiration of Points.

**Suspension of Points Earning.** Your Card Account must remain open and in good standing to be eligible to earn Points. We reserve the right, in our sole discretion, to suspend or stop your ability to earn additional Points if we determine that you may have engaged in fraud, abuse, misuse, or gaming in connection with earning Points, or otherwise violated these terms, the Account Agreement, or other applicable terms. This includes, but is not limited to, manufacturing spend or engaging in transactions that are not for legitimate purposes. If our records indicate a negative Points balance in connection with your Card Account (such as when Points were earned on purchases that were subsequently returned), any new Points you earn will be automatically applied first to offset such negative balance before you may use them for any other purpose. If your Card Account is closed for any reason and you later re-open the Card Account or open another Card Account, any negative Points balance from your prior Card Account may carry over and be applied against Points earned on your new or re-opened Card Account.

**Points Redemption.** Wyndham manages the Wyndham Rewards Program including redemption and is responsible for establishing terms and conditions of your participation in the Wyndham Rewards Program. All Wyndham Rewards Program terms and conditions apply. You can obtain information regarding the redemption options available at [www.wyndhamrewards.com](http://www.wyndhamrewards.com). All Points earned through the use of your Card will be transferred to your Rewards Account. Your Rewards Account is subject to the Wyndham Rewards Program terms and conditions. We are not responsible for adding any Points to your Rewards Account, for arranging or providing for any goods or services related to the use of Points, for any delay, failure, or refusal by Wyndham to add or redeem Points, or for any decision by Wyndham to revoke or cancel Points or membership in the Wyndham Rewards Program.

**Disclosures.** You agree that we may share information about you, your Card usage, Card Account, and rewards or Points activity with affiliates, service providers, and rewards partners, including Wyndham, to administer the rewards program and that Wyndham Rewards, Inc. may share information about you with us. You are responsible for any taxes on Points earned or rewards received. We reserve the right to correct inaccurate Points values represented on statements, our website and/or our mobile app, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate these terms or any aspects or features of the rewards program at any time without prior notice. Wyndham Rewards, Inc. may change or terminate the Wyndham Rewards Program in accordance with its terms and conditions. For a complete explanation of the Wyndham Rewards Program's terms and conditions go to [www.wyndhamhotels.com/wyndham-rewards](http://www.wyndhamhotels.com/wyndham-rewards). All interpretations of these terms shall be in our sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document, website, mobile app, or any marketing materials. Points earned through use of the Card cannot be combined with other discount or reward programs unless specifically authorized by us or Wyndham.