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## **DYNAMIC REWARDS PROGRAM – SUPPLEMENTAL TERMS**

From time to time, and at its sole discretion, Edge Market may make available certain Rewards. These Rewards are offered voluntarily and may be modified, suspended, or terminated by Edge Markets at any time. The Rewards are governed by these Supplemental Terms and any other terms provided by Edge Markets in connection with a specific Reward offering. These Supplemental Terms, if applicable, supplement the Cardholder Agreement & Terms of Service.

### **1. Definitions**

“Rewards Eligibility Table” means a dynamic schedule, maintained and updated monthly by Edge Markets, that specifies cashback rates, eligible operators, calculation methods (including whether Rewards are calculated on gross transaction volume, net new deposits, or other criteria), and any operator-specific exceptions.

Capitalized terms that are not otherwise defined herein shall have the meaning ascribed to them in the Cardholder Agreement & Terms of Service.

### **2. Cash Back Rewards Program.**

Edge Markets may, in our sole discretion, make available a discretionary promotional Reward known as the Cash Back Rewards Program (“Cash Back”). Edge Markets will assess your Account monthly based on transactions posted by the last day of each calendar statement cycle Eligible transactions that are (i) made using an Edge Card and classified under Qualifying Spend Categories; or (ii) made through Boost Connect and associated with an eligible gaming operator (each, a “Rewards Category”), and in both cases are settled within the applicable Program Period, are eligible for Cash Back. The Cash Back rate and calculation will vary based on the Rewards Category associated with the Eligible Transaction, which may be determined by the MCC, gaming operator, or other category classification applied to that transaction under the Program as set forth on the Rewards Eligibility Table. .

#### **2.1 Rewards Eligibility Table**

The current Rewards Eligibility Table is available in your Edge Account and shows the current categories that qualify for Cash Back, including the applicable tiers. It may be revised by Edge Markets from time to time (usually monthly) without separate written notice, provided the then-current version is posted at that link. The Rewards Eligibility Table describes the MCCs and other eligible rewards categories (including gaming operators and any other categories) used to determine Rewards eligibility, and may be updated as new operators, market segments, or account-level transaction types are added to the program.

#### **2.2 Method of Computation of Cash Back Rewards**

The method of calculating eligible activity (e.g., based on gross transaction volume, net new deposits, or other operator-specific criteria) may vary by gaming operator and will be specified in the applicable Rewards Eligibility Table. Certain Cash Back programs, such as those offered through specific gaming operators, may also require that funds remain on deposit for a minimum holding period (e.g., twenty-four (24) hours). Applicable Rewards will be credited to your account in the following month/statement cycle. Any changes to the calculation method or the introduction of new gaming operator eligibility criteria will take effect on the first calendar day of the month following the month in which the change occurred.

### **3. Deposit Balance Bonus Program**

Edge Markets may, in our sole discretion, make available a discretionary promotional Reward known as the Deposit Balance Bonus Program (“Bonus Program”). The Bonus Program provides a monthly Promotional Credit (“Deposit Balance Bonus”) based upon the Average Deposit Balance maintained in the Cardholder’s Account during the preceding calendar-month statement period. The Deposit Balance Bonus is a discretionary Promotional Credit and does not constitute interest, yield, dividend, or any other return on funds under 12 C.F.R. Parts 217 and 329. It is not calculated or advertised as an annual percentage yield (“APY”) under 12 C.F.R. Part 1030 (Reg DD). Participation in this Bonus Program is voluntary and subject to Edge Markets’ discretion. The Deposit Balance Bonus is independent of any Rewards earned on Qualifying Spend Categories.

**3.1 Eligibility and Thresholds For Deposit Balance Bonus Program.**

To qualify for the Bonus Program, the Cardholder must (i) maintain an open, active Account in good standing; and (ii) maintain an Average Deposit Balance of not less than \$50,000 during the applicable monthly statement period. If the Cardholder’s Average Deposit Balance falls below \$50,000 for that month, no Deposit Balance Bonus shall be paid. Example-If the Cardholder maintains an Average Deposit Balance of \$50,000 and the applicable monthly promotional factor is 0.083 percent (1.00 percent annualized), the Deposit Balance Bonus would equal approximately \$41.50 ( $\$50,000 \times 0.00083$ ). This example is for disclosure purposes only and does not represent a guaranteed payment or yield.

**3.2 Bonus Tiers and Rates.**

Tier	Average Deposit Balance Range	Annualized Bonus Rate (Promotional)	Monthly Bonus Factor*
T1	\$50,000 – \$99,999	1.00 %	0.083 %
T2	\$100,000 – \$249,999	1.50 %	0.125 %
T3	\$250,000 – \$499,999	2.00 %	0.167 %
T4	\$500,000 – \$999,999	2.50 %	0.208 %
T5	\$1,000,000 and above	3.00 %	0.250 %

\*The foregoing tiers are illustrative only and may be modified or discontinued by Edge Markets at any time in its discretion.

**3.3 Method of Computation of Deposit Balance Bonus.**

For each statement period in which the Cardholder satisfies the minimum Average Deposit Balance threshold, Edge Markets shall calculate the applicable Deposit Balance Bonus by multiplying (x) the Cardholder’s Average Deposit Balance for that period by (y) the monthly promotional factor corresponding to the Annualized Bonus Rate in effect for the applicable balance tier, divided by twelve (12). By way of example only, a Cardholder maintaining an Average Deposit Balance of One Million Dollars (\$1,000,000) during a full statement period, with an applicable Annualized Bonus Rate of three percent (3.00 %), shall receive a Deposit Balance Bonus equal to approximately Two Thousand Five Hundred Dollars (\$2,500.00) for that period [calculated as  $(\$1,000,000 \times 0.03) \div 12 = \$2,500.00$ ], subject to rounding and any applicable limitations.

The Deposit Balance Bonus is calculated solely in accordance with this formula. Edge Markets shall have exclusive discretion to determine (i) the applicable Annualized Bonus Rate and corresponding promotional factor, (ii) the qualifying Average Deposit Balance, and (iii) any adjustments or exclusions required to correct errors, prevent misuse, or ensure compliance with these Terms. No Deposit Balance Bonus shall be deemed earned until Edge Markets posts such credit to the Cardholder’s Account.

**3.4 Calculation and Credit of Deposit Balance Bonus.**

The Deposit Balance Bonus will be calculated on the first business day following each statement period using the Cardholder’s Average Deposit Balance for the prior month. The Deposit Balance Bonus will appear as a separate line item on the Cardholder’s monthly Account statement labeled “Deposit Balance Bonus” and will

not be aggregated with Rewards earned under Section 3.2. Edge Markets may withhold, delay, or reverse a Deposit Balance Bonus if the Account is closed, suspended, or under review; if unsettled ACH returns or negative balances exist; or if Edge Markets reasonably suspects misuse, abuse, or non-compliance. Bonuses are non-transferable, non-assignable, non-cumulative, and do not accrue interest prior to posting. The Deposit Balance Bonus is a Promotional Credit initiated by Edge Markets and is not a customer-initiated deposit; accordingly, it is not subject to the funds-availability requirements of Regulation CC.

### **3.5 Exclusions of Deposit Balance Bonus.**

The Deposit Balance Bonus constitutes a discretionary Promotional Credit and does not represent or accrue "interest," "dividends," or "yield" as those terms are defined under 12 C.F.R. Parts 217, 329, or 1030. Edge Markets and Cross River Bank expressly rely on this classification for all regulatory and supervisory purposes.

Without limiting the foregoing, the following accounts, transactions, and circumstances are expressly excluded from eligibility for the Deposit Balance Bonus:

1. **Ineligible Accounts.** Any Account that is closed, suspended, restricted, inactive, or otherwise not in good standing at any time during the applicable statement period;
2. **Returned or Reversed Transactions.** Any amounts subject to returned deposits, ACH reversals, chargebacks, or adjustments;
3. **Fraud or Abuse.** Any activity that, in Edge Markets' sole judgment, constitutes or appears to constitute fraud, manipulation, or abuse of the Program;
4. **Regulatory or Compliance Restrictions.** Any Account or Cardholder that becomes subject to a legal, regulatory, or sanctions hold, or that Edge Markets determines in good faith to be ineligible under applicable law or bank policy;
5. **Program Modifications.** Any statement period occurring after Edge Markets suspends, modifies, or terminates the Program pursuant to these Terms.

Edge Markets reserves the unrestricted right, in its sole and absolute discretion, to determine eligibility for the Deposit Balance Bonus, to interpret all Program terms, and to modify, suspend, or terminate the Deposit Balance Bonus Program, or to alter or eliminate any applicable Annualized Bonus Rate, tier threshold, or eligibility condition, at any time and without prior notice or cause.

The existence of the Program or any prior issuance of a Deposit Balance Bonus shall not create any vested right, entitlement, or continuing obligation on the part of Edge Markets to maintain, continue, or re-establish the Program. In the event of modification or termination, no Deposit Balance Bonus shall be deemed earned or payable for any period not yet completed as of the effective date of such modification or termination, and Edge Markets shall have no further liability or obligation to any Cardholder with respect thereto.

### **3.6 Changes and Termination**

Edge Markets may, at any time and in its sole and absolute discretion, modify, suspend, or terminate the Bonus Program, in whole or in part, with or without cause or prior notice. Such actions may include, without limitation, adjustments to eligibility requirements, rate tiers, thresholds, computation methods, or promotional factors.

Edge Markets may deny, reverse, or withhold any Deposit Balance Bonus that is uncredited, disputed, or associated with an Account that is closed, under investigation, or not in good standing. No Deposit Balance Bonus shall be considered earned or payable for any statement period that has not been fully completed as of the effective date of modification or termination. Participation in the Bonus Program creates no vested right or expectation of continuity, and Edge Markets shall have no ongoing obligation or liability following termination.

Material amendments required by applicable law will be communicated as provided by regulation. Where required by law, Edge Markets will provide not less than thirty (30) days' advance notice of any change that reduces or eliminates eligibility, thresholds, or promotional rates.

#### **4. Exclusions for Rewards.**

Additional Cashback Restrictions:

Transactions executed for the sole purpose of transferring funds to another Account maintained or controlled by You; refunds or other reversals such as disputed or fraudulent transactions. If You were previously provided Rewards as part of a transaction that results in card credits, refunds, or other reversals such as disputed or fraudulent transactions, such Rewards will be deducted or reversed upon such action.

Certain approved gaming operators may be designated as ineligible for cashback rewards at Edge Market's discretion. Current gaming operator eligibility is reflected in the Rewards Eligibility Table. Designation of a gaming operator as ineligible does not constitute a reduction of benefits subject to advance notice requirements, as eligibility is governed by the dynamic Rewards Eligibility Table incorporated herein by reference.

#### **5. Redeeming Rewards**

Unless as expressly specified, Rewards are redeemed once they have been credited to Your Account. Rewards do not have monetary value and are not Your property unless and until such Rewards are redeemed in accordance with applicable terms. Rewards cannot be sold, attached, seized, levied upon, pledged or transferred under any circumstances including, without limitation, by operation of law, upon death, or in connection with any dispute or legal proceeding.

#### **6. Losing Your Rewards**

Edge Markets may, in its sole discretion, decline to allow You to accrue or redeem Rewards (including Deposit Balance Bonuses), whether or not already accrued or credited, for any Account or transaction that Edge Markets suspects or determines shows signs of fraud, misuse, manipulation, or abuse. In addition, Edge Markets may, in its sole discretion, make deductions from Your then-current Rewards (including the Deposit Balance Bonus) balance for any previously issued amounts that Edge Markets determines no longer meet the eligibility conditions, including but not limited to transactions that were reversed, returned, or subsequently deemed ineligible to accrue benefits. Examples of ineligible or abusive activity include, without limitation, artificially inflating or cycling balances, non-bona-fide or manufactured spending, or any conduct intended to obtain Rewards through deceptive or prohibited means. Should any Rewards balance become negative as a result of such deductions, no additional Rewards shall be paid or credited until the balance returns to \$0 and all eligibility conditions have been met. Edge Markets' determinations regarding misuse, eligibility, or forfeiture shall be final and binding.