

Rural King Rewards Visa® Program Rules

Rural King Rewards Loyalty Program Membership:

The Rural King Rewards Loyalty Program (the "Program") is a voluntary loyalty program offered by RK Holdings, LLP ("Rural King"). By joining and participating in the Program, you ("Member") have acknowledged and agreed to the Rural King Rewards Loyalty Program Terms and Conditions located at ruralking.com/loyalty-rewards-terms-conditions and the Privacy Policy located at ruralking.com/privacy-policy (together, the "Program Terms") which are incorporated herein by reference. Under the Program, Rural King provides reward points ("Points") based on your purchases at Rural King which are applied to and managed under your Rural King Rewards Loyalty Program Membership Account ("Rural King Membership Account").

This Rural King Rewards Visa Program (the "Card Program") provides an alternative means for you to earn reward Points under the Program by using the Rural King Rewards Visa credit card (the "Card"). You are not required to be a Rural King Rewards Visa credit cardholder to be a Program Member; however, to participate in the Card Program you must also participate in the Program.

Individuals who are approved for and use the Card and agree to these Rural King Rewards Visa Program Rules (the "Card Program Rules") and are not already a Program Member at the time of application are automatically enrolled for membership in the Program and acknowledge and agree to the Program Terms. Capitalized terms not defined in these Card Program Rules will have the meaning provided such terms in your Credit Card Account Agreement or the Program Terms.

Program Membership Eligibility:

The Program is open to U.S. residents 18 years of age or older at the time of enrollment.

- The Program is void where prohibited by law.
- The Program requires a valid email address and phone number.
- No purchase is required to enroll in the Program.
- Employees of RK Holdings, LLP or its affiliates may participate.

Under the Card Program, you may earn alternative rewards by using your Card. The Card is issued by UMB Bank, n.a. ("Issuer"), which is the creditor on your credit card account with Issuer ("Card Account"), under an agreement with RK Holdings, LLC ("Rural King") and RK Finance, LLC ("RK Finance"). "You" or "your" is the person who holds a qualifying Card from the Issuer and is a Member of the Program.

Card Program Rules:

The Program Terms and these additional Card Program Rules are separate from the terms of your Credit Card Account Agreement with the Issuer. You agree that the use of your Card or any feature of this Card Program indicates your acceptance of the terms of these Card Program Rules.

Card Program Eligibility:

1. You are eligible to participate in the Card Program if you hold a Card issued by the Issuer and your Card Account is in good standing with the Issuer. Rural King and the Issuer reserve the right to approve, deny, or revoke Card Program membership and available redemptions for any reason. You will forfeit all rewards points ("Points") and rewards earnings ("Rewards") if your Rural King Membership Account or Card Account is closed or is not kept in good standing.
2. The Issuer will automatically renew your membership in the Card Program at the Card reissue date, as long as the Card Program has not been terminated, your Card Account is in good standing, and the Issuer has not received notice your Rural King Membership Account has been closed or the Card canceled.

Card Program Point Earnings:

3. Points can be earned by Program Members by making qualified purchases using their Card. Card Program Members will earn:
 - Five (5) Points per dollar on Net Purchases made at Rural King store locations when you provide the Program identification number associated with the Card at the time of purchase, ruralking.com and Rural King affiliates; subject to the one (1) point per dollar limitations and the Card Program Point Exclusions detailed below.
 - Three (3) Points per dollar on Net Purchases made at gas stations, restaurants, and fast food
 - Three (3) Points per dollar on Net Purchases made up to \$3,000 and one (1) Point per dollar on Net Purchases made over \$3,000 per calendar year at grocery stores
 - One (1) Point per dollar on all other Net Purchases including Net Purchases made at in-store veterinary clinics such as Country Critters, and Net Purchases made from Rural King through third party websites (i.e. Amazon or Google Express), subject to the Card Program Point Exclusions

Issuer will use merchant identification numbers (MIDs) to identify Rural King, ruralking.com and Rural King affiliate Net Purchases. Issuer will use merchant category codes (MCCs) assigned by the Card Network to identify Net Purchases made at gas stations, restaurants, fast food and grocery stores. Those MCCs are as follows: 5541 and 5542 (gas stations), 5812 (restaurants), 5814 (fast food) and 5411 (grocery stores). While Issuer makes every effort to include all relevant merchant codes in the rewards categories, Issuer does not determine whether merchants correctly identify and bill transactions within these MCCs. In addition, a merchant or some of the items that a merchant sells may appear to fit within a rewards category, but the merchant may not, in fact, have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category.

"Net Purchases" means Card transactions treated as purchases under your Credit Card Account Agreement, minus any credits, returns, discounts, adjustments, and unauthorized purchases. The following transactions do not count as "purchases" under your Credit Card Account Agreement, and do not earn Points: convenience checks, balance transfers (unless the offer specifically states otherwise), cash advances, returns, finance charges, and credit card interest or fees.

Your Card may offer other incentives or bonus Points from time-to-time. You'll learn more about the incentives or bonuses at the time of the offer. The additional terms will be part of this Card Program Rules agreement.

Card Program Point Exclusions:

4. Cardholders will not earn Points on any of the following:
 - Rural King store purchases that receive special financing
 - Tractor purchases (includes purchases made at rktractors.com)
 - The purchase of Rural King Gift Cards; and Visa, American Express and Mastercard gift/prepaid cards
 - Taxes, bottle deposits, shipping, delivery, handling and all other fees or charges
 - Purchases made prior to the date the Card was issued
 - Where otherwise prohibited by law
5. You will begin to accrue Points on your Card purchases as of the date your Card is issued. Points are not retroactive for purchases prior to the date your Card was issued. Once Points have been earned, the issuance of Rewards, tracking of Rewards and redemption of Rewards is the sole obligation of Rural King. Points earned under this Card Program will be added to Points earned under the Program within 72 hours, and all Points managed together for the purposes of redeeming reward Points. If you have a question about your earned points or eligible rewards, please visit ruralking.com or call Rural King's toll-free service number, 800-561-1752, and

not the Issuer. The Issuer is not responsible for the management, administration, awarding or fulfillment of earned Rewards and has no knowledge of Points earned under the Program other than those earned under the Card Program.

Card Program Reward Issuance:

6. Rewards will post automatically within 72 hours of meeting the qualifying Point threshold. Card Program participants will automatically receive a \$5 Reward for every 500 Points earned. Rewards may only be used at Rural King store locations on eligible purchases. You may view your available points balance by simply reviewing your Rural King receipt or by asking a Rural King cashier at check out. Certain exclusions apply. See your Program Terms located at ruralking.com/loyalty-rewards-terms-conditions for more information.
7. Rewards cannot be credited to your Card Account, redeemed for cash or cash equivalent, applied to past purchases, or used for purchasing gift cards.
8. Rewards may only be redeemed once and are not transferrable to other parties.

Card Program Reward Expiration:

9. A Rural King Membership Account shall be deemed inactive after a period of 365 days of inactivity. Once a Rural King Membership Account is deemed to be inactive, or disqualified, for whatever reason, all Points accumulated in said Rural King Membership Account may, in Rural King's sole discretion, be deemed to have been forfeited by said Member, with or without notice. In the event of inactivity, Member profile may be accessible, but any Points will be forfeited.
10. Rewards issued prior to January 22, 2024, will expire 30 days from the issuance date and rewards issued on or after January 22, 2024, will expire 60 days from the issuance date unless otherwise noted on the reward itself, after which the reward will no longer be available. The issuance date is the date the reward is posted to the Rural King Membership Account. These expiration dates may vary by reward. Any reward not used before the specified expiration date will be forfeited by the Member. Points and rewards cannot be used as a credit on the balance you owe on your Card Account or as a payment on other accounts you may have with the Issuer or any of its affiliates.

Card Program Reward Deactivation:

11. Rural King reserves the right, in its sole and absolute discretion, to remove or delete any or all material from your Rural King Membership Account at any time. Rural King may also deactivate your Rural King Membership Account entirely, for any reason, and in its sole discretion. By participating in the Program, you acknowledge and agree that, except to the extent required by law, Rural King has no obligation to make a copy, electronic or otherwise of Rural King rewards or purchases available to you at any time, including, without limitation, upon deactivation of your Rural King Membership Account for any reason. Any abuse by a Member of the Program's privileges, any failure by a Member to follow the Program Terms or these Card Program Rules, or any misrepresentation by a Member may subject the Member to expulsion from the Program and/or the Card Program, including forfeiture of all accumulated Points or other rewards.

Card Program Information Sharing:

12. You agree that the Issuer may provide certain Card Account and transaction information to Rural King to enable Rural King to administer the Card Program and the Program.

Additional Card Program Terms and Conditions:

13. Nothing in these Card Program Rules shall be construed as a modification of your Credit Card Account Agreement, which governs the relationship between you and the Issuer.
14. The Card Program is void where prohibited by federal, state, or local law. You are responsible for any tax liability relating to your participation in the Card Program or the awards you redeem, including income, sales, and use tax.
15. The Issuer reserves the right to deny or cancel your membership in the Card Program due to a violation of the Card Program Rules, suspected fraud, or abuse of privileges.
16. The Card Program and benefits are offered at the sole discretion of the Issuer and Rural King. Issuer and Rural King reserve the right to modify or change any Card Program benefit or feature, prospectively or retroactively, including, without limitation, any applicable fees, how Points are earned, how Points are accrued, when Points expire, redemption criteria, available reward options, and to cancel or suspend the Program at any time.
17. The Issuer shall not be liable for any purchases you make or fail to make through the use of your Rewards. Your decision to participate and how to use your Rewards in the Card Program is your decision and at your own risk. You are responsible for determining how to use your Rewards. Rural King fulfills its responsibility to you by administering the Program in accordance with the Program Terms then in effect. The Issuer is not responsible for any acts or omissions of Rural King in any aspect of the Program or Card Program administration solely attributable to either Rural King or you, which shall include any omission by Rural King to provide the Points or Rewards that you earned under the Program. You do not have chargeback rights against your Card Account for any failure of Rural King to appropriately administer the Program or Card Program. **The Issuer expressly disclaims any warranty related to any reward available under the Program or Card Program, including, without limitation, any warranty of merchantability or fitness for any particular purpose. If there is any warranty that you receive in connection with the use of your Rewards, including the purchase of any products with your Rewards, such warranty is not provided by, or an obligation of, the Issuer.**
18. Accumulated Points and rewards are not the property of the cardholder and cannot be bought, sold or transferred (including upon your death or part of a domestic relations settlement). Any abuse of the Program Terms or these Card Program Rules, or misrepresentation by a cardholder, will make the cardholder ineligible to earn future rewards under the Card Program.
19. Rural King may, among other things: (a) increase or decrease the number of Points required to redeem a reward; (b) withdraw, limit, modify, or cancel any reward; (c) limit the rewards available; or (d) change Program or Card Program benefits, conditions of participation, rules for earning, redeeming, retaining, or forfeiting points, or rules governing the Program or Card Program or the use of specific rewards. Please check umb.com/RuralKingVisaRewardsProgramRules frequently for updates to these Card Program Rules.
20. Points and rewards have no cash value and may not be purchased with cash, credit card, or cash equivalents. Points and rewards may not be sold or bartered by any means, electronic or otherwise. Rural King reserves the right to revoke and not honor any Points or rewards that have been sold or bartered. If Rural King suspects a cardholder is selling Points or rewards, Rural King reserves the right to terminate the cardholder's participation in the Program or the Card Program, revoke or cancel all or some of a cardholder's Points, rewards or other Program or Card Program benefits or privileges, and/or take any appropriate administrative and/or legal action as it deems necessary in its sole discretion. Rural King reserves the right to revoke, cancel or not award any Points that would otherwise be earned under the Program due to an abuse of the Card Program.