Nicolet National Bank uChoose Rewards Terms & Conditions

This Nicolet National Bank ("NNB") uChoose Rewards Terms and Conditions Agreement (the "Agreement"), explains the terms that will govern your use of the Nicolet National Bank uChoose Rewards Program (the "Program"). "We", "us", "and "our" mean Nicolet National Bank and its agents, authorized representatives, successors, and assigns. "You" and "your" mean each and all of the persons and/or entities who are granted, accept, or use the Account and persons and/or entities responsible for paying the Account.

Program Administration. NNB reserves the right to modify, cancel, or suspend the Program at any time without advance notice. The terms of this Program are void where prohibited by law.

Eligibility. Eligibility is restricted to participants with an active and open Account with NNB with an Account statement address within the 50 United States, District of Columbia, United States territories, or United States military address. This Program is available to all Rewards Accounts as designated by NNB. If more than one credit card is authorized to make purchases to the same enrolled Account, then we will combine or pool the Points earned under all such cards under the primary account. Points may not be combined or pooled between multiple financial institutions. NNB reserves the right to disqualify any Cardholder from participating in the Program and invalidate all points if accrued due to abuse, fraud, or any violation of the Program Terms and Conditions.

Earning Points. Cardholders will earn at least one (1) point per qualifying net purchase as designated by NNB. Qualifying transactions are all purchase transactions made using any card associated with an Account in the Program, including digital wallet transactions. Ineligible transactions include: returns, credits, payments, balance transfers, cash advances or cash-like transactions (ex: ATM Withdrawals, foreign currency, or money orders) interest charges, fees, and any unauthorized or fraudulent purchases. There is no limit to the amount of Rewards Points that can be accrued each year. Points earned during the calendar month are posted to the Primary Reward Points Account by the 5th of the following month. Once an Account is closed, points will not be credited and any outstanding points balance will be forfeited immediately and will not be eligible for redemption. Points cannot be transferred between accounts, pledged or assigned to any third party. If you believe you have made qualifying purchases but were not credited the appropriate reward points amount, please contact us within ninety (90) days of the date of the purchase for further investigation. If you wait longer than ninety (90) days, your ability to claim the reward points will be considered waived.

Rewards Points Expiration. Points accrued to the Primary Account will be carried forward each year until they expire. Points expire on the fifth (5th) calendar year anniversary following the date on which points were earned. For example, reward points awarded on May 1, 2022 will expire on May 1, 2027, unless we terminate the Program in which case you will have 30 days from the Program termination date to redeem any earned Points. Cardholders will be able to view online the points that will expire within the next 30 days. If you cancel your Account, any unredeemed points will be forfeited immediately. There are no exchanges or refunds for unused Points. Any credits applied to your Account may reduce or eliminate accumulated Points and may result in a negative Points balance. Any earned Points will be used to offset a negative Points balance until brought back to at least zero (0).

Redeeming Rewards Points. All rewards points must be redeemed using the Program website accessed through the credit card website for consumer and business credit cards, or through the personal Nicolet Bank Digital mobile app for consumer credit cards. No cash refunds or partial awards will be issued for points that do not fully qualify for a redemption item. Points may only be redeemed on open accounts and in good standing. In order to be in good standing, the Account must be open and current on all payment obligations. If your Account is delinquent or past due, redemptions will not be allowed until payment is made to bring account current. You will continue to accrue Points until the Account is made current. Points balances will be forfeited if the Account is charged off. Redemption and expiration of Points will be done on a first-in/first-out basis. Either Primary Account Owner or Secondary/Co-Owner of an eligible Account may redeem points, subject to authentication, as deemed appropriate by the Program administrators. Please allow for up to 4 weeks for delivery of redemption reward item(s). Neither NNB nor our affiliates shall be responsible or bear liability for disagreements between Cardholders concerning the use of Points accumulated in the Program. Points and rewards have no cash value and may not be assigned or pledged to any third party. You are responsible for any personal tax liability that may be related to participation in the Program and redemption of Program rewards. Points may not be transferred upon death or as part of domestic relations proceedings. Reward point redemptions for Statement Credit to the Credit Card Account will not satisfy any current, or past, payment due amount.

Delivery of Rewards. All rewards redemptions will be sent to the address listed on the Primary Account. Delivery of rewards may not be made outside the United States. Express shipping of redemption items may be available and related charges will be billed to the Cardholder's Account.

Rewards Terms and Conditions. Authorized Cardholders may redeem points for available redemption categories as shown on the uChoose Rewards website. Rewards redemptions may be subject to additional terms and conditions as noted herein and as part of the redemption materials. Gift cards may be subject to expiration dates and inactivity fees as disclosed on the gift card. Rewards points may not be sold or transferred unless otherwise indicated. Program Terms and Conditions and Rewards Terms and Conditions govern this Rewards Program. All Rewards are subject to availability. These fees are the responsibility of the cardholder at time of redemption.

How to Redeem Rewards Points. Rewards redemptions are only available on the uChoose Rewards website by accessing the credit card website for consumer and business credit cards, or through the personal Nicolet Bank Digital mobile app for consumer credit cards.