



FORTIVA® CREDIT CARD FEATURES TERMS

Cash Back Reward Program Details (if applicable):

How do I earn cash back rewards?

You will earn a 3% cash back reward on eligible gas, grocery, and utility purchases and payments and a 1% cash back reward on all other eligible purchases, which are purchases for goods and services and bill payments minus returns and other credits. Rewards will be earned when the transaction posts to your account and will remain as long as the purchases and payments are not returned or credited.

Purchases do NOT include fees or interest charges, balance transfers, cash advances, or purchases of other cash equivalents. Rewards are not earned for pending transactions.

How do I redeem cash back rewards?

All cash back rewards will automatically be redeemed in the form of an annual statement credit against your purchase balance in the anniversary month of your account opening as long as your account is in good standing.

Rewards can only be redeemed as a statement credit; you cannot request that the rewards be provided in cash. A statement credit lowers your account balance but cannot be used toward your minimum payment due or your monthly payment.

What does 'account in good standing' mean?

An account will be deemed in good standing if it is not suspended, restricted, delinquent or otherwise in default. If your account is not in good standing on the anniversary date, you will not lose your rewards, but you must wait until the next anniversary month to be eligible to receive your rewards.

Additional cash back reward program information:

We may change the terms and conditions of this program or end your participation in the program at any time after the first anniversary date of your account. Void where prohibited. Full terms and conditions are included with the cardholder agreement that will be furnished upon verification of eligibility.

Free Credit Score Details:

Your free credit score will be available at myfortiva.com starting 60 days after your account is opened. (Registration required)

The free VantageScore 4.0 credit score provided by TransUnion® is for educational purpose only. This score may not be used by The Bank of Missouri (the issuer of this card) or other creditors to make credit decisions.