FLEET REWARDS® CREDIT CARD AND FLEET REWARDS® VISA® CREDIT CARD REWARDS PROGRAM TERMS ("TERMS")

By participating in the Fleet Rewards Credit Card ("**Credit Card**") or Fleet Rewards Visa Credit Card ("**Visa Credit Card**") Rewards Program (the "**Rewards Program**"), you hereby agree to be bound by these Terms. Your Fleet Rewards Credit Card or Fleet Rewards Visa Credit Card is issued by Synchrony Bank and the Rewards Program is provided solely by Fleet Farm Wholesale Supply Co., LLC and its affiliates ("**Fleet Farm®**"). The following terms and conditions apply to your participation in the Rewards Program:

1. How to Earn Rewards Points

Make purchases with your Fleet Rewards Credit Card or Fleet Rewards Visa Credit Card and earn Rewards Points.

Present your phone number. To earn points ("**Points**") that can be applied towards a reward ("**Reward**"), you must identify yourself by entering the phone number associated with your Fleet Rewards account each time you make a purchase at Fleet Farm® store locations and online at FleetFarm.com. If you are a Visa Credit Cardholder, you will also earn Rewards Points for purchases made everywhere else Visa Credit Cards are accepted. Some exclusions apply.*

Account must be in good standing. In order to participate in the Rewards Program, your Credit Card account or Visa Credit Card account must be open, in good standing and not more than two (2) payments past due at the time Rewards Points are earned, and at the time a Reward is issued or redeemed. For purposes of these Terms, "good standing" means you are not in default under your Credit Card or Visa Credit Card cardholder agreement, your Card account has not been suspended or closed for any reason, and there has been no fraud or abuse related to the award of Points or the issuance or redemption of any Reward by you.

Earn Points. You will earn five (5) Points for every dollar ($1.00) in net purchases (purchases less credits, returns and adjustments) charged to your Credit Card or Visa Credit Card at Fleet Farm® store locations and online at FleetFarm.com. Visa Credit Card cardholders will also earn one (1) reward point for every dollar ($1.00) in net purchases charged to their Visa Credit Card everywhere else that Visa Credit Cards are accepted. You may see Rewards Points you receive advertised as "% Back in Rewards." Cash advances and finance charges do not qualify for Rewards Points. Your Rewards Points balance automatically will be reduced by the number of Rewards Points used for the Fleet Rewards issued to you. Points earned and not redeemed will expire twelve (12) months after the end of the month in which they are earned.

Resolve any discrepancies. In the event of any discrepancies in your Points total or if you did not enter the phone number associated with your Fleet Rewards account at the time of purchase, you may add purchases to your Fleet Rewards account within 90 days of the original transaction by logging into your reward account at FleetFarm.com/Rewards for in-store purchases or by contacting Fleet Farm® Customer Service at 1-877-633-7456 for purchases made at FleetFarm.com. It may take up to seven weeks for Points to appear on your account.

2. How to Redeem Fleet Rewards

Each time you earn a total of 500 Rewards Points, you will be issued Fleet Rewards in an amount of five dollars ($5.00). You will be notified by email or text once a Reward is earned. Once a Reward is issued to you, it will expire in sixty (60) days.

3. Earn Rewards Points and Redeem in Accordance with These Terms

Once issued, you may use your Fleet Rewards to purchase goods or services at Fleet Farm® stores or online at FleetFarm.com. Multiple Fleet Rewards may be used on a single purchase. If your Fleet Rewards purchase is less than the amount on your Fleet Rewards, the balance will remain in your Fleet Rewards account for later use, subject to the expiration period on the Rewards. If lost or stolen, Fleet Rewards cannot be replaced. Points and Fleet Rewards earned in the Rewards Program are not transferable.

4. Other Restrictions Apply

All returns of purchases made using Fleet Rewards are subject to Fleet Farm's return policies in effect on the date of return and Rewards earned on a purchase that is later returned will be deducted from your Rewards Points balance. Fleet Rewards are not "gift certificates," have no cash value, and are not transferable as gifts. Fleet Rewards are void if copied, altered, or defaced. Fleet Rewards cannot be used to pay outstanding Credit Card or Visa Credit Card balances. Unless and until you present the Fleet Rewards at a Fleet Farm® store location or online at FleetFarm.com in accordance with these Terms and such Fleet Rewards are accepted in accordance with these Terms, no right, title, or interest in the Rewards Points or the Fleet Rewards has been earned. Nothing herein requires Fleet Farm® to accept Fleet Rewards if the entire Rewards Program has been cancelled, terminated, or suspended.

Fleet Farm® reserves the right to remove any participant from the Rewards Program in the event of any fraud or abuse of the Rewards Program. Fleet Farm® reserves the right to change or terminate the Rewards Program at any time and in any manner without prior notice to you. Changes may include, among other things, changing the benefits, imposing additional restrictions, adjusting the number of Rewards Points that must accrue to earn Fleet Rewards, or terminating the Rewards Program altogether. No Fleet Rewards will be issued or redeemed after termination of the Rewards Program. You are responsible for any tax liability that may arise as a result of the award of Rewards Points or the redemption of Fleet Rewards.

*Purchases of car washes at kiosks, lottery tickets, tobacco products, alcohol, gift cards, tickets, permits, registrations, licenses, warranties, protection plans, taxes/fees, rentals, labor, services, shipping and/or other handling fees with your Fleet Rewards Credit Card at Fleet Farm® store locations and online at FleetFarm.com will not earn Rewards Points. Cash advances, finance charges, and Fleet Rewards Credit Card or Fleet Rewards Visa Credit Card fees do not qualify for Rewards Points. See Rewards Program Terms for details.