

AFFINITY CARD

Ent Credit Union (“Ent”) offers an Affinity Card Program (“Program”). An Affinity Card is a debit card co-branded by Ent and a “Participating School”. A Participating School is a school that has entered into an agreement with Ent for mutual marketing and fundraising purposes. The Program includes Affinity Cards associated with an Ent member’s personal checking account only. The Program is not available for business, corporate, HSA, trust or club accounts. Through the Program, Ent will donate \$0.05 per Qualifying Transaction (the “Donation Amount”) to the Participating School selected by the Affinity Cardholder. Under the Program, donations to each Participating School will be capped at fifty thousand dollars (\$50,000) (“Donation Amount”) per school year. The Donation Amount may be subject to change based on the agreement, as may be amended from time to time, between Ent and the Participating School. A Qualifying Transaction must be made by an Affinity Cardholder using an Affinity Card associated with an Affinity Cardholder’s checking account. Participation in the Program is at the account level. The primary checking account holder and all joint checking account holders may each have an active Affinity Card so long as all Affinity Cards are associated with the same Participating School. Ent will aggregate the Donation Amounts resulting from Qualifying Transactions that post to an Affinity Cardholder’s checking account on a quarterly basis. Payments will be paid to Participating Schools in the month following the prior calendar quarter. Affinity Card designs are not available through online banking, you must come into an Ent service center to obtain your Affinity Card upon account opening or exchange your existing un-branded debit card for the Affinity Card of your choice.

Qualifying Transactions include (i) Point of Sale (“POS”) PIN purchase transactions, (ii) POS signature purchase transactions, and (iii) bill pay transactions only. To be a Qualifying Transaction, a transaction must be made with an Affinity Card and must post to an Affinity Cardholder’s associated checking account. ATM transactions, P2P money transfers, check purchases and ACH transactions are not Qualifying Transactions. You may cancel your participation in the Program at any time by exchanging your Affinity Card for an un-branded regular debit card.