

Accrue Money Rewards Program Terms and Conditions

Effective: October 25, 2021

These Terms and Conditions govern the Accrue Savings Rewards Program (the “Program”). The Program is offered by Accrue Money, Inc. (“Accrue”) to eligible Accrue Deposit Accountholders. These Terms and Conditions incorporate by reference all the provisions of the Accrue Terms of Use, available at <https://public.accruesavings.com/terms-of-use.pdf>, as well as the Accrue Privacy Policy, available at <https://public.accruesavings.com/privacy-policy.pdf>.

Under the Program, you may earn rewards based on your activities and transactions related to the Accrue Money Deposit Account (the “Account”) provided by Blue Ridge Bank, N.A. (“Blue Ridge”).

This Program is offered to you by Accrue. Blue Ridge is not affiliated with the Program and does not administer it.

1. Program Eligibility

By agreeing to the Accrue Money Rewards Program Terms and Conditions and participating in the Program, you give Accrue explicit permission and instruction to act as your agent in accessing your Account data to calculate the net purchases made on the Account for the purpose of awarding Rewards to you.

Your Account must be open and in good standing to be eligible to earn and redeem Rewards. If your Account is closed or becomes delinquent, the Rewards associated with your Account will not be available for redemption. If your Account is restored to good standing, any previously earned and unexpired rewards will be reinstated. If your Account is closed, charged off or the balance is discharged for bankruptcy proceedings, Rewards are forfeited.

2. What Type of Rewards You Can Earn

You can earn Rewards from participating merchants when certain activities or transactions take place related to your Account (see Section 3 below). Each time you set up an Account, Accrue will present to you the Rewards offered by that merchant associated with that Account with details on how to earn Rewards and any limitations that apply.

Rewards from participating merchants will be made in the form of discounts applied to your purchase of goods or services from that merchant through your Account. You cannot redeem the discounts until you have met any savings goals associated with the Account or presented in the Rewards offer disclosed at the time you open the Account. You cannot redeem any Rewards if your Account is delinquent or not in good standing.

3. How to Earn Rewards

You can earn Rewards when certain activities or transactions take place on your Account:

Account Activity/Transaction	When the Reward Is Earned	Details
Opening an Account	Immediately upon completing your Account onboarding	The Reward amount will be disclosed at the time you apply to open the Account.
Qualifying Direct Deposits	When you receive a specific dollar amount of Qualifying Direct Deposits in a specified period	<p>A Qualifying Direct Deposit is a deposit from a linked bank account received into an Account.</p> <p>The required dollar amount of Qualifying Direct Deposits and the specified period over which you must receive them or hold them in the Account will be disclosed in the terms presented when you apply to open the Account.</p> <p>If a Qualifying Direct Deposit returns for any reason, Accrue may debit the Reward from the Account within 30 days.</p>
Setting up a Savings Goal	When you set a Savings Goal and deposit a specific amount of funds towards that Goal.	<p>A Savings Goal is a savings target aligned to a Partner product, category or savings target.</p> <p>The eligible Savings Goals and required funds to be deposited will be disclosed in the terms presented when you apply to open the Account</p>
Receiving a Contribution from a Friend	When you use the Accrue Mobile App to share that you are saving up for a goal with a friend and then receive a deposit into the Account by that friend using a debit or credit card via Accrue.	The amount of contributions for a friend to qualify for a reward will be disclosed in the terms presented when you apply to open the Account.

4. Additional Rewards Terms and Conditions

Deposit of Account-level Rewards into your Account may take up to 5 business days after you have earned the Reward.

If Accrue terminates the Program, you will have until the termination date to redeem your Rewards. Any unredeemed merchant-specific Rewards remaining after the termination date will be forfeited.

Rewards have no cash value until such time as you meet your savings goals and redeem the Reward by making a purchase with the participating merchant through your Account. You may not assign, transfer, or pledge your Rewards. You have no property rights or other legal interest in your Rewards.

You are responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.

Disputes regarding Rewards are not treated as card billing disputes. Accrue decisions regarding Rewards disputes shall be final.

Accrue reserves the right to disqualify any Accountholder from participation in the program and invalidate all Rewards for abuse, fraud, or any violation of the program term and conditions. Accrue may make such a determination at its sole discretion. Accrue may make adjustments to reduce your Rewards based on Account activity, such as the return of purchases or a Reward disbursed by us in error.

We reserve the right to change the term and conditions of this Program and/or terminate or temporarily suspend the Program at any time and for any reason with or without notice to you. These changes may prevent you from earning and/or using Rewards, decrease Rewards value, or cause you to lose Rewards.

We can immediately suspend or disqualify you from the Program, in whole or in part, at any time and for any reason. We will suspend or disqualify you from the Program if you violate these Terms or your Account terms and conditions, engage in fraud or suspected fraud or someone associated with your account does so, misuse or gaming the Program or if you take another similar action, according to us in our sole discretion

Other restrictions and requirements may apply.

5. Contacting Us

You may contact us with any questions or concerns regarding your Account. The best way to contact us is through +1 (844) 918-3672. We are available Monday through Friday from 8am-9pm ET.

Our business days are Monday through Friday, excluding federal holidays.