

EuroOptic Rewards® Program Terms and Conditions

These EuroOptic Rewards® Program Terms and Conditions ("Program Terms") govern the EuroOptic Rewards® Program ("Program") while the EuroOptic Rewards® Discover® Credit Card ("Card Account") Cardmember Agreement governs cardmembers' use of the Card Account which is separate and independent from these Program Terms.

EuroOptic Rewards® Program Terms and Conditions Summary	
EARN POINTS	Receive 3 points for each \$1.00 spent at EuroOptic. Receive 2 points for each \$1.00 spent on travel and dining up to \$5,000.00. Receive 1 point for each \$1.00 spent on all other purchases.
LIMIT ON POINTS EARNED	There is no limit on the number of points that can be earned, but if we offer bonus points, we may limit the number of bonus points awarded for certain purchases and/or promotions.
POINT EXPIRATION	Points expire after 2 years.
POINT FOREITURE	If the Account is closed for any reason, enrollment in the Program will be terminated and any accumulated points will be forfeited (unless applicable law provides otherwise).
POINT REDEMPTION	Points are available to be redeemed in the scale of 1 point = \$.01 upon checkout.

These Program Terms have an effective date of 03/20/2026. By participating in the Program, you agree to these Program Terms. The Program is void where prohibited by law.

Membership and Eligibility

- Annual Membership Fee** . Upon issuance of a EuroOptic Rewards® Discover® Credit Card, there will be a \$99 annual Membership Fee.
- Eligibility**. You must be 21 years or older and a resident of the United States to be eligible for membership. Membership in the Program is limited to individuals only and is limited to one account per individual. By enrolling in EuroOptic Rewards®, you agree to be bound by these terms and conditions. To enroll in the Program, you must be approved for and use a EuroOptic Rewards® Discover® Credit Card. The Program is void where prohibited by law. Members are entitled to only one Member Account.
- Opening a EuroOptic Rewards® Discover® Credit Card Account**. You may apply for a EuroOptic Rewards® Discover® Credit Card by visiting <https://www.eurooptic.com/eurooptic-card>.
- Rewards Membership Account**. Each EuroOptic Rewards® Program member ("Member") will receive a EuroOptic Rewards® Program Member ID that is unique to such Member ("Member Account"). Member Accounts are created at the time the customer enrolls in the Program. If Member surrenders their account and creates a new one, at EuroOptic's sole discretion, Member may be issued points from their other accounts, (including negative balances) to the new Member Account. To ensure proper handling of Member Accounts, lost or stolen accounts must be reported to EuroOptic by contacting EuroOptic Card Support at +1 (844) 844-1202. The Member Account remains the property of EuroOptic and must be surrendered upon request. No credit or cash will be given for unused points. Program account numbers are not transferable and are not for sale, resale or barter. EuroOptic is not responsible for use of a Member's account or redemption of a Member's points in the event the Member's account is stolen and the account is used or the points are redeemed prior to the Member informing EuroOptic that the Member's account has been stolen.
- Member Information (including Personal Information) and Privacy Policy**. As part of the registration process, you will need to create a Member Account and select a password. You agree to maintain the confidentiality of your password and

Member Account, and that you are fully responsible for all activities that occur under your password or Member Account or any other breach of security, and to log out at the end of each session. EuroOptic will not be liable for any loss or damage arising from your failure to comply with these Terms and Conditions. If you notify us that you have lost access to your Member Account, we may terminate your Member Account as prescribed in these Terms and Conditions.

Members must keep their Member Account information up-to-date by visiting the EuroOptic Website. Registered users of the Website must provide their individual Member ID when logging on to the Website, which will allow the Member to update their personal profile. If you are a Member of the Program but not a registered user of the Website, you may become a registered user of the Website by applying and being approved for the EuroOptic Rewards® Discover® Credit Card. Once you are an approved cardmember and your EuroOptic Rewards Account has been created, the "My Account" link will allow maintenance of both site registration and Program associated information. EuroOptic may also obtain change of address updates from other sources such as the U.S. Postal Service, but is not obligated to do so. The information you provide as a Member of the Program will be handled according to EuroOptic's privacy policy. To learn more about EuroOptic's Privacy Policy, please visit <https://www.eurooptic.com/privacy> or contact EuroOptic Customer Support at +1 (570) 368-3920.

If a Member's account has had no activity for a period of time (such period of time to be determined in EuroOptic's sole discretion), EuroOptic reserves the right to cancel the Member's account. At such time of cancellation, any accumulated Points/Rewards balance will expire. If a Member's account is terminated for inactivity, the Member may re-enroll in the Program, but previously earned Points/Rewards will not be credited and the Member will start with a balance of zero Points/Rewards.

- 6. EuroOptic Rewards® Discover® Credit Card Holders. EuroOptic Rewards® Discover® Credit Card.** Members may apply for an EuroOptic Rewards® Discover® Credit Card, administered through SSB Bank. If Member is accepted, agrees to the terms of a separate EuroOptic Rewards® Discover® Credit Card Cardmember Agreement with SSB Bank ("Agreement"), which governs the use of your EuroOptic Rewards® Discover® Credit Card, Cardmembers may enjoy additional benefits, such as qualification for additional points with purchases of qualifying products and services, as detailed in these rules, terms and conditions. While the Program may be related to your Agreement, these Program Terms are separate and independent from your Agreement. In the event of any conflict between these Program Terms and your Agreement, these Terms will control in any matter relating to the Program. **Points Disputes.** If you believe that a purchase made with your EuroOptic Rewards® Discover® Credit Card should have resulted in the addition of Points to your Points balance, and such Points are not reflected in the Points balance within forty-five (45) days of the date on which the purchase posted to your Card Account, you must notify us in writing within ninety (90) days of the date of on which the purchase posted to your Card Account ("Dispute Notice"). After receipt of a Dispute Notice, we will use reasonable efforts to investigate. We will not investigate the Dispute Notice received after the 90-day period. For us to undertake an investigation of your Dispute Notice, we may require you to provide documentation and information supporting the Dispute Notice. Failure to provide such information and documentation may result in a decision not to further investigate. All decisions related to a Dispute Notice will be determined by EuroOptic at its sole discretion. We have no obligation to credit any Points and or undertake any specific actions with respect to a Dispute Notice.
- 7. Online Member Account Maintenance.** Members can view their points balance by logging into their EuroOptic Account and navigating to <https://www.eurooptic.com/account/points>

Earning Points

- 1. General.** Members can earn EuroOptic Rewards points by making purchases at most businesses with their EuroOptic Rewards® Discover® Credit Card.

Personal Use Only. The Program and associated Points and benefits are intended for personal use only. The sale or barter of any EuroOptic Rewards Points or benefits is prohibited. Any personal shoppers or individuals acting on behalf of third-party delivery, fulfillment and/or shopping services may not use their own Member Account in connection with orders placed by others. We reserve the right to modify or discontinue the Program at any time with or without notice, or terminate any membership at any time with or without notice for any reason, including for fraud, abuse, conduct inconsistent with this policy and/or any other EuroOptic policies, third-party order fulfillment or delivery policies, for violation of any local, state, or federal laws or ordinances, or for use other than in connection with bona fide purchases you personally make. We reserve the right to modify or discontinue the Program at any time with or without notice, or terminate any membership at any time with or without notice for any reason, including fraud, abuse, conduct inconsistent with this policy and/or any other EuroOptic policies, third-party order fulfillment or delivery policies, for violation of any local, state, or federal laws or ordinances, or for use other than in connection with bona fide purchase you personally make.

2. **Earning Rate.** Members earn points by using their EuroOptic Rewards® Discover® Credit Card for everyday purchases. Rewards are earned on the following schedule:
 - Receive 3 points for each \$1.00 spent at EuroOptic
 - Receive 2 points for each \$1.00 spent on travel and dining up to \$5,000.00.
 - Receive 1 point for each \$1.00 spent on all other purchasesDining purchases include those made at merchants classified as full-service restaurants, cafes, cafeterias, fast-food locations, caterers, and restaurant delivery services. Restaurants located inside of or affiliated with another business, such as hotels or retail stores and establishments classified as a bakery, may not qualify.

Points can only be earned as long as your EuroOptic Rewards® Discover® Credit Card is in good standing. "Good Standing" means your Card Account is (1) open to new charges, (2) not more than sixty (60) days past due under the Cardmember Agreement, and (3) not flagged as lost, stolen, or fraudulent according to Bank's written or electronic records.
3. **Timing of the Addition of Points to Member Accounts.** Points earned using the EuroOptic Rewards® Discover® Credit Card are not earned until they appear on the Card Account billing statement and will be credited to the Member Account within 30 days of close of your EuroOptic Rewards® Discover® Credit Card monthly billing cycle.
4. **Exclusions.** Points will not be earned if the Member Account cannot be used for new purchases or participation in the Program has been suspended. If a credit card is reported lost or stolen, we will temporarily suspend awarding points in the Program until a new card is issued. Reward Points are not earned on purchases of used, refurbished, open-box, floor model, demonstration ("demo") items, or any item not sold as new at the time of purchase, as determined by EuroOptic. Reward points shall not be earned on any transaction in which coupons, promotional discounts, or any other similar reductions are applied, whether individually or in combination.
5. **Returns.** Points earned for a purchase that is then the subject of a return, refund, or other credit, or a dispute, will be deducted from the Member's account in an amount equal to the points earned for the original transaction, including bonus points. If Member's point balance has been depleted before a return is made and processed, the Member's account may go negative in points to account for the deduction of points for the returned or refunded product that earned the points.
6. **Bonus Point Promotions.** From time to time, EuroOptic may run certain bonus point promotions. Under bonus point promotions, EuroOptic Rewards® Discover® Credit Card holders may earn additional or "bonus points" in connection with the purchase of certain products at EuroOptic. Bonus point promotions are subject to the terms and conditions of the offer and may be offered at any time in EuroOptic's sole discretion. If a Member redeems points towards the purchase of a bonus point product or purchase and pays a portion of the retail price after the points redemption, the Member will receive bonus points on the leftover retail amount paid by the Member. If a Member redeems points towards the purchase of a bonus point product in an amount equal to the full prices of the bonus point product, the Member will not earn any bonus points. From time to time, EuroOptic may offer Members the chance to win various prizes, including points. There is NO PURCHASE NECESSARY TO PLAY OR TO WIN. Rules and restrictions will apply to such promotions.

Redeeming Points

1. **General.** Points earned by a Member may be redeemed for products or discounts on products Online at EuroOptic.com.
2. **Points towards Purchases.** Members can use their points to reduce the purchase price of a qualifying product free of charge based on the following point scale:
 - 100 points = \$1.00 off
3. **Redemption In-Store.** Points are unable to be redeemed in store or over the phone.
4. **Redemption Online.** Members may redeem their points on qualifying EuroOptic.com purchases. To redeem points through an online purchase, users must be signed in to their EuroOptic.com account, and will be prompted to redeem their point balance at checkout. Points may only be redeemed on the purchase price of qualifying products and cannot be used towards sales tax, shipping and handling charges of the purchase of gift cards.
5. **Gift cards.** Points cannot be used towards the purchase of gift cards.

6. **Exclusions.** Points accumulated on different Member Accounts of different Members may not be cosponsored or aggregated to make purchases of products or for any other reason. Points earned in a transaction cannot be redeemed in the same transaction. Reward Points may not be redeemed toward the purchase of used, refurbished, open-box, floor model, demonstration ("demo") items, or any item not sold as new at the time of purchase, as determined by EuroOptic. Reward Points shall not be redeemed on any transaction in which coupons, promotional discounts, or any other similar reductions are applied, whether individually or in combination.
7. **Points Expiration.** Points will expire in 2 years. Any remaining points when the Member Account is closed will be considered null and void and will not be usable or paid out to the Member.

General

Limitation of Liability YOU UNDERSTAND, ACKNOWLEDGE, AND AGREE THAT YOUR PARTICIPATION AND USE OF THIS PROGRAM IS AT YOUR OWN RISK. TO THE FULLEST EXTENT PROVIDED UNDER APPLICABLE LAW, EUROOPTIC SHALL NOT BE LIABLE FOR ANY SPECIAL, DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES, INCLUDING WITHOUT LIMITATION, LOST REVENUES OR LOST PROFITS, IN ANY WAY DUE TO, RESULTING FROM, OR ARISING IN CONNECTION WITH THIS PROGRAM.

By joining the EuroOptic Rewards® Program, you agree to be bound by the terms and conditions set forth in these Program rules. Except where prohibited by law, EuroOptic reserves the right to cancel, modify, or restrict EuroOptic Rewards® or any aspect of the Program, including, without limitation, the point conversion ratio and the point expiration policy at any time. Any changes can be made without advance notice. EuroOptic may make these changes even though such changes may affect the Member's ability to use points already accumulated. Members are responsible for remaining knowledgeable about the Program Term. A Member's points balance, as reflected in EuroOptic's records, shall be deemed correct. EuroOptic reserves the right to determine the amount of points in any Member's account based on EuroOptic's internal records related to such Member's account and to retroactively correct errors made in point awards. In the event of an inconsistency between the amount accrued in a Member's account as stated on any cardmember statement and EuroOptic's internal records, EuroOptic's internal records will control. EuroOptic assumes no responsibility for errors caused by incorrect Member information. A Member's right to transfer points earned or granted under the Program is strictly limited. The sale of points is prohibited and may result in the confiscation or cancellation of such Member's points as well as suspension or termination of your membership, which in each case shall be final and conclusive. EuroOptic may revoke any Member's membership in EuroOptic Rewards® at any time if such Member engages in abuse of the Program or fails to follow the terms and conditions of the Program. Fraud or abuse relating to the accrual of points or redemption of rewards may result in revocation of membership in the Program and may affect a Member's eligibility for participation in any other EuroOptic program. EuroOptic Rewards® points are non-transferable and cannot be redeemed for cash. No interest is paid on Points and/or Rewards subject to applicable laws. Point and/or Reward balances are not your property, and you have no property rights or other legal interest in the Points and/or Rewards. All Points and/or Rewards remain the sole property of EuroOptic until redeemed. Your Points and/or Rewards balance or any part of it is not transferable, cannot be brokered, bartered, or sold, and cannot be divided as part of a settlement, legal proceeding or death, and cannot be Sponsored with Points and/or Rewards of any other Participant or participant in the Program. If required under applicable state unclaimed property laws due to non-redemption of your Points and/or Rewards balance over time, we may transfer, report, or convey your Points and/or Rewards balance to a state agency. You should therefore redeem your Points and/or Rewards balance on a regular, continuing basis. We take no responsibility for any loss of Points and/or Rewards balances due to unclaimed property laws. The interpretation and application of the Program's Terms and Conditions are at the sole discretion and determination of EuroOptic. Any action arising out of the Program, including but not limited to a breach of these Terms and Conditions, shall be brought before the federal or local courts presiding in Muncy, Pennsylvania United States, whichever is appropriate, and to whose jurisdiction you consent in such an action. The applicable law in such an action will be the law of the Muncy Pennsylvania United States, applicable to contracts entered into and to be wholly performed therein without regard to conflict of laws or choice of law principles

For information regarding EuroOptic or other questions, click on Contact Us or call EuroOptic at +1 (570) 368-3920..

For all credit card related concerns please contact SSB Bank by visiting, <https://www.ssbpgh.com/euroopticc-card-support> or by calling +1 (844) 844-1202 for the EuroOptic Rewards® Discover® Credit Card.

All EuroOptic Rewards® Discover® Credit Card cardmembers expressly authorize SSB Bank and EuroOptic to share information about your accounts so that you can enjoy the benefits of the EuroOptic Rewards® Program and to inform you of additional information, offers, and opportunities. The EuroOptic Rewards® Discover® Credit Card is issued by SSB Bank. The EuroOptic Rewards® Discover® Credit Card is issued pursuant to a license by Discover Financial Services. See Cardmember Agreement for financial services terms.