

03/05/2018

**HAPO Rewards-** During the first 365 days of account opening 2.5 points per dollar applies to the first \$12,000 in purchase transactions. 365 days after account opening, points accrue at a rate of 1.25 points per dollar on net retail purchase transactions; purchase amount less returns. Balance Transfers, cash advances, other cash transactions, fees, interest, and unauthorized/fraudulent transactions do not accrue reward points. Points expire 5 years from the date of accrual.

If your account is in arrears, closed or used fraudulently to earn reward points they will be forfeited. Reward points cannot be transferred or combined. Fraudulent use of the card to redeem reward points will result in an automatic card closure. Program subject to change at any time.