

Tampa Bay Lightning VISA® Credit Card Rewards Program Terms & Conditions

1. Every dollar in qualifying transactions, minus returns (“Net Purchases”), that account holders (“You”) purchase with an eligible Tampa Bay Lightning Visa Credit Card account covered by this Tampa Bay Lightning Rewards Program (“Program”) and that appears on your statement during the Program period, earns You one (1) Bonus Point (“Point”) as provided for in these Program rules (“Rules”). No Points are earned for finance charges, fees, cash advances, balance transfers, foreign transaction currency conversion charges, ATM withdrawals, or insurance charges posted to your account. Contact your Grow Financial Federal Credit Union at 1-800-839-6328 (“Grow Financial”) for full details on eligibility dates.

2. In the current Program, Your Points can be used to order the following awards (“Awards”): (i) Tampa Bay Lightning Season tickets (“Tickets”) or discounts towards Season Tickets.

You may select any available Awards as long as You have a sufficient number of Points available in your account as of the date of your most recent earnings statement. The Point requirements are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternate selection or You may have your Points returned to your account.

3. If You redeem any of your Points for an Award, the redemption transaction will be shown on your monthly statement.

4. You are responsible for Ticket ordering and payment, if any.

5. In order to be able to use your Award Points for the purchase of Tickets or for a discount towards the purchase of Tickets, your Ticket purchases must be made on your Tampa Bay Lightning Visa Credit Card. Redemption of Awards toward your ticket purchase must be made by contacting the Grow Financial at 1-800-839-6328 after your Ticket purchase but within 90 days of receipt of your account statement that shows your Ticket purchase. Award orders must be received on or before the Program’s end and/or Point expiration date.

6. Points have no cash value. Points in this Program cannot be exchanged for cash, may not be used with any other offer, promotion or discount, and cannot be earned from or transferred to any other credit card account, or rewards program, unless otherwise specified. Your Points may be forfeited if you violate these Rules.

6. Your monthly account statement will include the number of Points earned, and any adjustment in the number of Points in your Award Account as provided for in these Rules.

7. Your Tampa Bay Lightning Visa Credit Card Account (“Account”) is governed by the Visa Account Terms and Conditions which you received when you opened the Account. Your Visa Account must be open and in good standing at the time your order is received for processing. This means that your Account cannot be cancelled, delinquent or terminated, or otherwise not available for your use as a payment method, when You order your tickets and when Grow Financial processes your Award Order. Grow Financial reserves the right to suspend your participation in the Program until Your Account is in good standing.

8. Despite our best efforts to ensure accuracy, printing errors occasionally can occur. Grow Financial reserves the right to correct such errors at any time even if it affects a pending Award redemption.

9. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without prior notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which affect Point accrual and which expire Points based on the Point term, age and expiration date. You will be notified of Point accrual and/or Point expiration Program changes.

10. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes which may apply.

11. Certain restrictions apply to Tickets and Ticket discounts. Tickets are not exchangeable, refundable, transferable or redeemable for cash. All Tickets and documents will be handled via standard processes and delivery as determined by the Ticket provider.

12. Grow Financial will resolve all questions regarding what constitutes an eligible transaction and all determinations by Grow Financial are final. Your use of your Account following receipt of these Rules or any changes to these Rules will indicate your agreement to these Rules and/or any changes.

Make sure that you bring your Tampa Bay Lightning Visa Credit Card to the games! Lightning Cardholders will be eligible to participate in any special merchandise and refreshment discount promotions that are announced at the games for Cardholders.

Contact Grow Financial at 1-800-839-6328 for details on any current promotions affecting Point accrual or redemption options.