

Rewards Terms and Conditions for Mercantile Bank MercRewards Credit Card

The following terms and conditions govern the Rewards Program ("Program") offered for Mercantile Bank ("Bank", "We", "Us" or "Our") and administered by ScoreCard® ("Program Administrator").

Earning Rewards

Account holders ("You", "Your", or "Holder") and authorized users will earn 1 (one) Reward Point ("Points") in the Program for every dollar charged to Your account during each billing cycle that the account is open and current (account is not delinquent or overlimit) on the closing date for the billing cycle. Earnings will apply to "Net Purchases". "Net Purchases" means the total dollar amount of new Purchases posted to Your credit card account that is enrolled in the Program ("Account"), less any returns, credits, or adjustments that are not payments. If credits during a statement period exceed purchases, the credit balance will be carried over to the following billing cycle(s) and offset against future purchases charged to the account for purposes of awarding points. Mercantile Bank may round net purchases up or down to a whole dollar amount for purposes of determining and awarding points. Bank shall resolve all questions of what constitutes a Qualifying Purchase. All such resolutions or determinations by Bank are final.

No Points are earned on amounts that are Account fees and charges (including Interest Charges, late payment fees, annual fees, foreign transaction currency conversion fees and other charges), unauthorized or fraudulent charges, Balance Transfers, Cash Equivalent Transactions or Cash Advances of any kind (including wire transfers, convenience checks, traveler's checks, money orders, foreign cash transactions, betting transactions, lottery tickets and Automated Teller Machine (ATM) withdrawals), transactions to fund certain prepaid card products, U.S. Mint purchases, transactions to purchase cash convertible items, credit insurance charges posted to Your account, or other transactions that We determine not to be eligible. Changes to the above list are at the sole discretion of Bank, subject to applicable law.

eRewards Additional Points may be earned based on the following criteria:

- One qualified auto pay or electronic pay transaction during the scoring month
 - 250 Points per "Household" and scoring month with a lifetime cap of 1,000 Points. "Household" is defined as all cards issued under the primary account to both Holders and authorized users.
- Credit Card eStatement enabled during the scoring month
 - 250 Points per Household and scoring month with a lifetime cap of 1,000 Points
- Credit Card Balance paid in full (the balance as of your statement date)
 - 250 Points per Household and scoring month with a lifetime cap of 500 Points

There is no limit to the number of Reward Points You can accumulate in any monthly billing cycle, but there may be a limit on the number of bonus or additional Points that You or Your Household can earn in connection with certain, special transactions and/or promotions.

Points are considered earned when they are posted to Your Account at the end of each billing cycle. Points may take up to 60 days to post following the date on which the underlying Qualifying Purchase posts to Your Account.

We reserve the right to verify and adjust Points at any time.

Information regarding Your Rewards balance is available through Your Mercantile online banking, creating an account at www.scorecardrewards.com, or by calling the Award Headquarters at 800-854-0790.

Reward Points Redemption

Accountholders can redeem Points to erase transactions (Redeem2Erase™), for Merchandise, gift cards, travel, or make donations to charities. For a full range of redemption options please visit the ScoreCard® website by accessing it through Your Mercantile online banking, creating an account at www.scorecardrewards.com, or by calling the Award Headquarters at 800-854-0790. All redemptions are final. Authorized Users cannot redeem Points.

Reward Points can be used to order only the Rewards available in the Program at the time the Rewards are selected. You may select Rewards as long as You have a sufficient number of Reward Points available in Your Account as of the date Your redemption request is processed. Reward Points requirements assigned to any Rewards are subject to change from time to time without notice, and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your Reward Points may be returned to Your Account.

We reserve the right to refuse to redeem Reward Points if You fail to make a minimum payment by the due date or You exceed the credit limit associated with Your Account. It may take up to 30 days from the date on which You pay all past-

due amounts or reduce Your Account balance to below the credit limit, as appropriate, for Your Reward Points to become available again for redemption.

Redeemed Reward Points will be deducted from the Account on a first-in, first-out basis. In the event You redeem Reward Points that were earned on Qualifying Purchases and the underlying Qualifying Purchases were subsequently returned, subject to a credit, or otherwise adjusted, we will apply future Reward Points to offset any associated negative credit balance. We may also determine that Reward Points used to order a Reward were not yet earned under other circumstances including, but not limited to, our determination that Reward Points were awarded to Your Account due to fraud or error. We reserve the right to charge Your Account for the actual cash difference between the cost of any Reward redeemed and the net value of the actual Reward Points available at the time of redemption.

You may redeem Reward Points to erase transactions (Redeem2Erase™) in the form of a statement credit. The statement credit can be used to reduce Your Account balance and will be credited to Your Account within 5-7 business days of processing Your order. The statement credit cannot be used to satisfy the minimum payment due on Your Account.

BANK, THE PROGRAM ADMINISTRATOR AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH BANK IS A MEMBER IN CONNECTION WITH THE PROGRAM ("ASSOCIATION") MAKE NO REWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. THE PROGRAM ADMINISTRATOR AND ITS AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY AWARDS PROVIDED THROUGH THE PROGRAM.

Reward Points Expiration

Reward Points will expire and You cannot use them at the end of the 60th month (approximately 5 years) starting the first month Your points post to Your rewards account.

Reward Points Forfeiture

You will immediately lose all of your points, if Your Account is closed to future transactions (by You or by Bank), including but not limited to, program misuse, failure to pay, bankruptcy, or death. Reward Points may also be forfeited if Your Account is charged off or if You engage in any fraud or abuse with respect to the accrual or redemption of Reward Points.

Other Terms and Conditions

Reward Points have no cash value. Reward Points cannot be used with any other offer, promotion or discount; combined with cash to obtain any Rewards; or, earned from or transferred to any other credit and/ or debit card, account or rewards program, unless otherwise specified.

Despite the Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time.

The Program may be modified, suspended or cancelled, and the redemption value of already accumulated Reward Points may be changed, at any time without restriction or penalty. Changes to the Program may include, but are not limited to, modifications that affect Points accrual and/or Points expiration. You will be notified of Program changes that impact Points accrual and/or Points expiration or forfeiture. Reward orders must be received on or before the Program end and/or Reward Points expiration date. Contact Bank for details on any current promotions affecting Points accrual or redemption options.

This Program is void where prohibited or restricted by law.

You are responsible for any applicable federal, state or local taxes.

You agree to hold the Program Administrator and its affiliates, Bank and Association harmless if a Program vendor or provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your Points for a Reward from the vendor or provider but before You receive or use the Reward.

These Terms and Conditions are subject to change at any time without notice. Please log-in to your Account through online banking to view the most current version of these Terms and Conditions.

The use of Your Account following receipt of these Terms and Conditions will indicate Your agreement to these Terms and Conditions.

The laws of the state of Michigan govern the Program and these Terms and Conditions.