

Rewards Terms & Conditions

AOPA Pilot Rewards

INTRODUCTION

These Terms and Conditions are provided to Accountholders (“You” or “Your”) by Commerce Bank (“Commerce”) solely for the purpose of promoting the AOPA Pilot Rewards Program (“Program”) products, services and Reward redemption offers which are only available to individuals who are qualified Commerce Bank credit card holders and who have a AOPA Pilot Rewards Account (“Rewards Account”).

DEFINITIONS

“Net Merchandise Purchases” means purchases of merchandise or services on the Account, less any returned merchandise credits or service credits posted to the Account. Net Merchandise Purchases does not include Cash Advances, Balance Transfers or transactions using Convenience Checks or any associated fees, finance charges, traveler’s checks, money orders or associated fees, money transfers or other fees, gaming chips, or fees or premiums for coverage or insurance to protect the balances of an Accountholder’s Account. Questions concerning eligible transactions and what constitutes Net Merchandise Purchases will be determined in the sole discretion of Commerce.

POINT EARNINGS/ACCUMULATION

1. You will earn and accrue points based on purchase activity and usage of Your AOPA Pilot credit card (“Account”), according to the following point earnings scale:
 - a) One point (or 1%) for each U.S. Dollar of Net Merchandise Purchases, or
 - b) Two points (one point and one additional bonus point or 2%) total for each U.S Dollar of Net Merchandise Purchases when your card is used for purchases at Fixed Base Operators (which include the following merchant categories: Transportation Services (Not Elsewhere Classified); Marinas, Marine Services and Supplies; Airports, Airport Terminals; Fuel — Fuel Oil, Wood, Coal, Liquified Petroleum; Petroleum and Petroleum Products; Professional Services (Not Elsewhere Classified); Miscellaneous Automotive Services; Government Services (Not Elsewhere Classified), service station or automated fuel dispensers category, Schools and Educational Services (Not Elsewhere Classified) category.
 - c) Three points (one point and two additional bonus points or 3%) total for each U.S Dollar of Net Merchandise Purchases when your card is used for purchases at select AOPA partners, streaming or cable. AOPA partners include: Aero-Space Reports, Aircraft Spruce & Specialty Co., Jeppesen®, Pilot Workshops, SiriusXM®, Sporty’s® Pilot Shop. The streaming category is comprised of multiple merchant categories: Cable, Satellite & Other Pay TV/Radio; Record Shops; Digital Goods; and Amazon Services. The cable category does not include Google Fiber. Merchants self-select category, so not all merchants will earn additional bonus — notable exclusions include Amazon Streaming, Pandora and YouTube Music/TV.
 - d) Four points (one point and three additional bonus points or 4%) total for each U.S Dollar of Net Merchandise Purchases when your card is used for select AOPA purchases which includes AOPA membership, Pilot Protection Services, AOPA Flight Instructor Refresher Clinics (in-person and online), AOPA Event Registration, and AOPA

Pilot Gear store purchases). Advertising, Aviation Insurance, PAC Donations and AFI Donations are excluded.

A maximum of 2,500 bonus points will be awarded per calendar quarter, per bonus category, per rewards account. Please allow up to five business days after the transaction posts to your account for bonus points to be awarded. There is no limit on the number of non-bonus points you can earn each year.

Rewards Categories: Please note that merchants self-select the category in which transactions will be listed and some merchants may be owned by other companies, therefore transactions may not be counted in the category you might expect.

Purchases made using Near Field Communication (NFC), virtual wallets, or similar technology may not be eligible for bonus points.

2. We encourage You to frequently review Your Rewards Account Summary, which is available at commercebank.com/cardaccess. Once posted to Your Rewards Account, these points are available to You should You choose to redeem them.
3. The points You earn will be credited to Your Rewards Account on a daily basis. Rewards Account activity is available online at commercebank.com/cardaccess. There is no limit on the number of points You can earn each year. You cannot earn points during any period in which Your Account is not open or is not in Good Standing*. If it has been more than thirty (30) days since the transaction and points are not reflected on Your Rewards Account Summary, please contact customer service. Inquiries must be made within sixty (60) days of the transaction.

**“Good Standing” means an Account that is not designated by Commerce as lost, stolen, credit-revoked, closed, bankrupt, charged-off, security fraud, past due or delinquent over 31 days, over-limit, or in Consumer Credit Counseling or recovery.*

4. No points will be retroactively applied to Your Rewards Account for otherwise qualifying transactions occurring during any period in which Your Account was not in Good Standing.
5. All points earned and awarded to you for transactions in U.S. Dollars will be rounded to the nearest whole-point amount for purposes of determining the number of points to be awarded.
6. You will automatically begin earning points upon opening Your Account. You may notify Commerce that You want to withdraw from the Program at any time.
7. Rewards Account Statements will be sent to You each month to the email address Commerce Bank has on record for You unless You choose to opt out of Rewards Account Statement emails. Individual transactions forming the basis for awarding points will not be shown on the Statement—only total points earned less any point reduction for refunds, returns or adjustments, redeemed points and expiring points will be displayed. The frequency, timing, content or layout of the Rewards Account statements are subject to change from time-to-time at the discretion of Commerce.

REDEMPTION OF POINTS

8. Points can be used to order only the awards (“Award(s)”) available in the current Program. You may select Awards, as long as You have a sufficient number of Points available in Your Account as of the date Your redemption is processed. Point requirements assigned to any Award 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 alternative selection or Your Points may be returned to Your Account.

9. You may redeem any points credited to the Rewards Account online at **commercebank.com/cardaccess**, by contacting the Commerce Bank Rewards Service Center by toll-free number 866-444-0374, or other methods as may be available from time-to-time and identified by Commerce. Redemptions are subject to point availability and other requirements contained in these Terms and Conditions.
10. Your points will not be available for redemption until posted to Your Rewards Account regardless of the date of the transaction for which points are earned.
11. Your points may only be redeemed if Your Account and Your Rewards Account are in Good Standing at the time of any point redemption.
12. Points earned by You on multiple Accounts enrolled in the Program will be consolidated and reported in a single Rewards Account. Consolidation of points into one Rewards Account will be based upon the person, as determined by Commerce, identified by name and social security number as the Primary Accountholder on each Account. The Primary Accountholder is the individual whose name appears first on the Account. Notwithstanding point Gifting Redemption, points are not Your property and may not be assigned or transferred to any person (including upon death or as a part of a domestic relations matter). Points have no cash value, no surrender value and no transfer value and cannot be used to offset any amount due from You to Commerce on the Account.
13. Points used by You for redemption will be those unredeemed points that have been on the Rewards Account the longest time.
14. Points earned by You may only be redeemed for a Travel Redemption, a Cash Back Redemption (see below for definition of Cash Back Redemption), a Gift Card Redemption, an Electronic Retail Gift Card or "eGift", Premium Payback, a Merchandise Redemption or a Point Gifting Redemption (collectively, a "Redemption Reward" or "Reward"). All redemptions are final. Commerce is not responsible for Rewards or correspondence lost or delayed due to U.S. Mail delivery.

TRAVEL REDEMPTIONS

15. Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and are subject to airline rules, penalties and fare difference charges. This includes taxes, destination charges and any other applicable fees. Additionally, all Tickets will be subject to applicable airline fees, penalties, and/or rules and restrictions.
16. Tickets for airline Rewards seats are limited to class of service/fare basis; capacity controlled and are subject to availability. NOTE: Specific seat assignments cannot be guaranteed. The agency will make their best effort to request Your preference. However, we recommend following-up with the airline directly to ensure Your seat request. When schedule changes occur, You must re-request a new seat assignment.
17. Neither Commerce nor its third-party service providers, their respective employees, officers, affiliates or agents maintains any control over the personnel, equipment or operations of any airline carrier. The passage contract in use by the airlines, and other carriers will constitute the sole contract between You/Your travel companions and the carriers. The responsibility of any airline carrier to You/Your travel companion is limited to the airline carrier's contractual and statutory liability as a common carrier.

18. Neither Commerce nor its third-party service providers, their respective employees, officers, affiliates or agents shall be liable for any bodily harm and/or property damage which may result from Your participation in the Program, Travel Redemptions, nor for the performance by the airlines of the ticketed transportation. Commerce does not guarantee the availability of any flight on any airline or seats on any such flight. Commerce does not endorse, guarantee or warrant the goods and services offered by any airline.
19. Unused lost, stolen, or otherwise destroyed Tickets or documents are not reusable or replaceable. Points are considered fully redeemed when an airline Ticket is issued and mailed or emailed to You.
20. Please see additional terms and conditions for Travel Redemptions at commercebank.com/cardaccess.

CASH BACK REDEMPTION

21. A **Cash Back Redemption** provides a specific U.S. Dollar amount that, upon redemption of points, is applied as a statement credit to Your Account or issued as an electronic deposit to a checking or savings account of your choice. A minimum of 2,500 points are needed to redeem for a Cash Back Redemption. Values for non-cash back redemption items such as merchandise, gift cards, and travel may vary.
22. A Cash Back Redemption credited to Your Account via statement credit will not substitute for Your minimum payment obligation.
23. Cash Back Redemptions via statement credit will be credited to Your Account within two (2) Business Days of Your redemption.
24. Cash Back Redemptions issued through an electronic deposit can take up to 5-7 days to become available within your account. Please note that some institutions will include their routing/transit number at the end of the description.

GIFT CARD/GIFT CERTIFICATE/ELECTRONIC RETAIL GIFT CARD or “eGift” REDEMPTION

25. A **Gift Card/Gift Certificate/Electronic Retail Gift Card or “eGift” Redemption** allows You to redeem points for gift cards/gift certificates/electronic retail gift cards or “eGifts” in various U.S. Dollar amounts for participating merchants. The complete variety of gift card/gift certificate/Electronic Retail Gift Card Rewards is subject to change and any merchant’s participation may be discontinued at any time without notice.
26. The Commerce Bank Rewards Service Center will endeavor to issue a gift card/gift certificate within 7-10 Business Days of Your request. At the time of the Gift Card/Gift Certificate Redemption, the Rewards Center will reduce Your points total by the number of points used to obtain the Reward(s). Electronic Retail Gift Cards (“eGifts”) will be sent within three (3) business days to the email address (and/or mobile phone) specified when the order was placed. For text delivery, message & data rates may apply. The mobile carriers are not liable for delayed or undelivered messages.
27. Gift cards/gift certificates/electronic retail gift cards will not be personalized and are transferable.
28. Gift cards/gift certificates/electronic retail gift cards must be presented to participating merchant partner for use. The Commerce Bank Rewards Service Center and Commerce make no guarantees, warranties or representations of any kind, expressed or implied with respect to the goods or services offered by any participating merchant; and shall not be liable for any loss, expense, accident, injury or inconvenience that may arise in connection with the use of such Rewards; or

as a result of any defect in or failure of such Rewards. The Commerce Bank Rewards Service Center specifically disclaims any defect in or failure of such Rewards. The Commerce Bank Rewards Service Center and Commerce specifically disclaim any implied warranties of merchantability or fitness for a particular purpose. You are responsible for any taxes, fees, assessments or other charges, if applicable to any gift card/gift certificate/electronic retail gift card, including any late cancellation fees or other charges. Gift cards/gift certificates/electronic retail gift cards are void where prohibited by law. Use of any gift card/gift certificate/electronic retail gift card is subject to any additional restrictions contained on or with the gift card/gift certificate/electronic retail gift card. Please see the merchant's gift card/gift certificate/electronic retail gift card website and/or disclosures for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

29. A gift card/gift certificate/electronic retail gift card may only be used once. Mechanical reproductions, copies or facsimiles of gift card/gift certificate/electronic retail gift card will not be accepted. Additional terms and conditions appearing on the gift card/gift certificate/electronic retail gift card are to be interpreted in accordance with and are incorporated into these Terms and Conditions.
30. There are no refunds, exchanges, replacements or conversions for currency, credit, other points or Rewards for no-shows or unused portions of Rewards. Lost, stolen, destroyed or expired gift cards/gift certificates/electronic retail gift cards may not be reissued or replaced.
31. Gift cards/gift certificates/electronic retail gift cards can only be shipped within the United States and its Territories.
32. Redemption of gift cards/gift certificates/electronic retail gift cards for the purpose of effecting a donation to charity are generally not tax deductible. You should check with Your tax advisor if You have further questions in this regard. Receipts stating the dollar value of the charitable donation made in connection with any redemption will not be given.
33. Neither Commerce nor its third-party service providers, their respective employees, officers, affiliates or agents assume any responsibility for, and will not be held liable for any loss, injury, death or damage to any person or property, as a result of an experience Reward, or in transit to or from said experience Reward or any cause whatsoever due to accidents, delays, cancellation due to nature, mechanical breakdown, strikes, acts of God, inconvenience, or irregularity which You may suffer by reason of an experience Reward. Neither Commerce nor its third-party service providers, their respective employees, officers, affiliates or agents assume any responsibility for any promises or claims, written or verbal, made by anyone other than those made in the Terms and Conditions provided herein.

MERCHANDISE REDEMPTION

34. General terms and conditions:

Prices are guaranteed upon redemption. The cost of shipping, handling, and applicable taxes are included in the price shown for each item. Points will be deducted at the time of redemption.

- i. Once you redeem, except for the limited exceptions listed under "Return Policy," your transaction is nonrefundable, and points will not be reinstated.

- ii. All product orders are subject to availability. Customer Service will contact you if an item is no longer available to determine if you want a substitution or a refund. We reserve the right to substitute similar items of equal or greater value.
- iii. Product defects are covered by the manufacturer's warranty, if any; see manufacturer's website for details.
- iv. Items ordered at the same time may arrive separately.

35. Shipping and Delivery Information:

- i. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing Your order. Shipments cannot be made to a post office box. If You have an APO, U.S. eligible territory or international address, please contact ScoreCard Award Headquarters toll-free at 866-444-0374 for details regarding merchandise options and shipments before ordering.
- ii. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. An Award received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the Award.
- iii. Applicable manufacturers' or providers' warranties, if any, will be included with Your Award. Warranty claims must be directed to the manufacturer or provider, as applicable. NEITHER COMMERCE, NOR ANY THIRD PARTY UTILIZED BY COMMERCE TO ADMINISTER THE PROGRAM ("PROGRAM ADMINISTRATOR") AND THEIR RESPECTIVE AFFILIATES, NOR ANY ASSOCIATION OR ORGANIZATION OF WHICH COMMERCE IS A MEMBER IN CONNECTION WITH THE PROGRAM ("ASSOCIATION") MAKES ANY AWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED. EACH OF THE FOREGOING ENTITIES DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. NEITHER COMMERCE NOR THE PROGRAM ADMINISTRATOR OR THEIR RESPECTIVE AFFILIATES WILL BE LIABLE FOR ANY DEFECTS IN AWARDS OR DAMAGES RESULTING FROM USE OF ANY AWARDS PROVIDED THROUGH THE PROGRAM.

36. Return Policy:

- i. Except as expressly provided below, items are nonrefundable and nonreturnable.
- ii. Please call 866-444-0374 if you believe you received the incorrect item, so we can verify what you received compared to the order placed. If we confirm that an incorrect item was shipped, the item can be returned and upon receipt, points will be credited to your account.

POINT OF SALE REDEMPTION

FUEL DISCOUNT

- 37. This discount may be redeemed for the purchase of fuel at participating locations in United States. Visit www.commercebank.com/cardaccess for a list of participating locations.
- 38. "Fuel Discount" refers to the amount of money off you will receive per gallon, up to a maximum of twenty (20) gallons per single fuel transaction.

39. The maximum gallon limit in which you can use rewards under the Fuel Discount program is twenty (20) gallons per single fuel transaction.
40. Redemption transactions also include the “use it or lose it” rule. This means that once You begin to dispense fuel after accepting a Fuel Discount offer, You must dispense all twenty (20) gallons to maximize savings. The discount will not carry-over to future fuel transactions if less than 20 gallons are dispensed.
41. Fuel Discounts are not refundable, replaceable, or transferable for cash, credit, or other rewards under any circumstances unless required by applicable law.
42. Fuel Discounts may not be combined with any other discount offers, promotions, or other fuel rewards programs; provided however, Fuel Discounts may be combined with the merchant loyalty programs at Citgo, Murphy Oil and Shell participating locations.
43. Fuel Discounts may only be used for motor fuel transactions.
44. The price per gallon will be reduced by the cents off per gallon indicated in the applicable Fuel Discounts offer based on Your available reward points.
45. You may redeem Fuel Discounts at the pump or inside the service station.
46. Use of a Fuel Discount offer constitutes acceptance of the terms and conditions accompanying this Program.
47. For a list of participating Fuel providers, visit www.commercebank.com/cardaccess and select the “Fuel Discount Award” banner.

RETAIL DISCOUNTS

48. Retail discounts may be redeemed at the time of purchase at participating retail locations in the United States.
49. Refund policies vary by participating merchant. Some retailers will issue full or partial refunds in the form of points, store credit, or cash back. The retailer reserves the right to issue the refund in the manner they choose.
50. Retail discounts may not be combined with any other discount offers, promotions or other rewards programs.
51. See specific retailers for exclusions on eligible purchases and minimum purchase requirements.
 - CVS - *In store only. Points will be returned to cardholder’s Point Bank either in full or prorated based on the return amount. Minimum purchase amount to qualify for the offer is \$10.01. Points cannot be used for purchases at affiliated businesses such as MinuteClinic®, CVS at Target, Navarro®, Schnucks®, or CVS Optical or on alcohol, deposits, ephedrine/pseudoephedrine, gift card, local exclusions, lottery, milk, money order, other fees, postage stamps, prepaid cards, prescriptions and taxes. © Copyright 2024 CVS.com. All rights reserved.
 - Walgreens - *In store only. No refunds are issued on points redeemed on applicable purchases. Minimum purchase amount to qualify for the offer is \$10.01 Unless explicitly stated otherwise, redemption dollars may not be used for the purchase of the following: dairy; alcohol; tobacco; contact lenses; stamps; phone/prepaid/gift cards; money order/transfers; transportation passes; lottery tickets; charitable donations; prescriptions; pseudoephedrine or ephedrine products; pharmacy items or services; the Prescription Savings Club membership fee; and clinic services. Points returned will be stored in the form of a Walgreens stored value card. © Copyright 2024 Walgreens Co. 200 Wilmot Rd. Deerfield IL. All rights reserved.

- Dollar General - *In store only. Minimum purchase amount to qualify for the offer is \$5.01. We do not allow alcohol, tobacco, or milk to count toward the minimum purchase amount. Once a points transaction is completed, points cannot be returned to the points account. If the customer returns an item, it will be processed in accordance with Dollar General's current in-store return policy. © 2024 Dollar General Corporation. All rights reserved.
 - Giant Eagle – *In Store only. Minimum purchase of \$10.01 to earn bonus reward. No refunds are issued on points redeemed for purchases if the purchase is later returned. Points cannot be redeemed on gift cards and minimum purchase amount excludes purchases of alcohol and tobacco products, price-controlled milk products (PA only), federally funded prescriptions, and any other items prohibited by law.
 - Schnucks - *In store only. Minimum purchase of \$10.01 to qualify for the offer. Points cannot be used on purchases of lottery, money orders, wire transfers, alcohol and third-party gift cards.
 - Walmart - *In store only. Minimum purchase amount to qualify for the offer is \$10.01. Offer may not be available at all checkout lanes. © Copyright 2024 Walmart. All rights reserved.
 - Shell Convenience - *A minimum purchase amount to qualify for the offer is \$5.01 pre-tax. Minimum purchase must be met without exclusions. Excluded products include tobacco, lottery, and alcohol. Additional excluded products will vary by location. The offer may not be combined with other discounts or loyalty offers. Copyright 2024 Shell. All rights reserved.
52. For a list of participating retailer locations, visit the rewards site and select the applicable retailer banner.
53. A retail discount may be redeemed at the time of purchase when using PayPal to complete the transaction when shopping with online retailers.
54. Pay with Rewards will be available for eligible credit cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. All reward redemptions are subject to these Terms and Conditions. To learn more about using Rewards points through the PayPal Pay with Rewards Program, see the following [terms and conditions](#).

POINT GIFTING REDEMPTION

55. A **Point Gifting Redemption** allows You to gift points to any Commerce customer who has obtained a Rewards Account in Qualified Program(s). Additionally, You can utilize a Point Gifting Redemption to combine Your earnings from multiple Commerce Bank Accounts enrolled in Qualified Program(s). Qualified Programs include Commerce Bank Rewards, Commerce Signature Rewards, Commerce Bank World Elite Rewards and other rewards programs that may be added by Commerce, at Commerce's discretion.
56. To gift points, You must provide the credit card Account number and last name of the person You will be gifting points to. Commerce will not provide this information. Once points have been gifted, these points will be deducted from Your Rewards Account.

POINT EXPIRATION

57. All points earned by You will accrue to and be available for redemption by You for four (4) years from the calendar quarter in which those points are posted to Your Rewards Account. Accrued, unredeemed points on the Rewards Account that were placed on the Rewards Account during the

fourth preceding calendar year quarter expire and will be deducted from the Accountholder's Rewards Account balance of available, unredeemed points as of the end of that quarter. (*Example: unredeemed points that were credited to a Rewards Account during the first quarter of the year 2024 will expire and be deducted from the Rewards Account at the end of the first quarter of the year 2028.*)

58. Points due to expire at the end of the current quarter will be shown on Your Rewards Account Statement, and on your Rewards Account Summary online at commercebank.com/cardaccess.
59. All points gifted to You, through Point Gifting Redemptions will accrue to and be available for redemption by You for one (1) year from the date of gifting in which those points are posted to Your Rewards Account. Accrued, unredeemed points that were gifted to the Rewards Account during the one preceding calendar year expire and will be deducted from the Accountholder's Rewards Account balance of available, unredeemed points as of the end of that month. (Example: unredeemed points that were gifted to a Rewards Account during January of the year 2024 will expire and be deducted from the Rewards Account at the end of January of the year 2025.)
60. Points due to expire within the next ninety (90) days will be shown on Your Rewards Account Statement, and on your Rewards Account Summary online at commercebank.com/cardaccess. There are no credits, exchanges or refunds on unused points. All unredeemed points on Your Rewards Account will, on the day of Rewards Account closure, be forfeited if Your Rewards Account is closed for any reason.

GENERAL TERMS/CONDITIONS

61. If the credit card account associated with Your rewards account is closed, or credit revoked for 90 days or greater, Your rewards account will be closed and any remaining point balance will be forfeited.
62. Commerce reserves the right, in its sole discretion, to suspend, cancel or modify the Program at any time and for any reason and without prior notice. Administrative services and travel agency services are provided by third-party service providers.
63. Commerce reserves the right, in its sole discretion, to add, delete, change or revise the Terms and Conditions of the AOPA Pilot Rewards Program including, but not limited to, qualifications for participation in the Program, Program features or procedures, the imposition or discontinuance of special promotions or offers, additions, deletions or revisions of Rewards offered, revisions of the amount of points required for Reward Redemption, revisions of point caps, limitations or expiration periods, revisions to disqualifying events or the imposition of new, revised or additional Program terms.
64. You will be responsible for both determining and paying any federal, state or local taxes, fees or other charges, if any, that may be imposed by any governmental or regulatory authority on Rewards obtained through the redemption of points, whether or not such taxes, fees or other charges are imposed at the time of point redemption or subsequently. Should Commerce be required to report taxes, tax reporting, if any, will be made to the tax ID number of the Primary Accountholder, regardless of which Accountholder redeemed the points.
65. Commerce reserves the right, in its sole discretion, to disqualify any Accountholder from participation in the Program and to cancel or invalidate any points in cases of actual or suspected abuse, fraud, violations of the AOPA Pilot Rewards Program Terms and Conditions or any actual or suspected abuse or fraud with respect to the credit card Account or the Rewards Account.

66. You agree to defend, indemnify and hold Commerce, its affiliates, partners, licensors, officers, directors, employees, and agents harmless for any loss, damages or costs, including reasonable attorneys' fees, resulting from any third-party claim, action, or demand resulting from your participation in the Program in violation of any law, rule, regulation or these Program Terms.
67. NEITHER COMMERCE NOR ITS THIRD-PARTY SERVICE PROVIDERS, THEIR RESPECTIVE EMPLOYEES, OFFICERS, AFFILIATES OR AGENTS WILL BE LIABLE TO YOU FOR ANY ACTION OR INACTION ANY OF THEM TAKE OR FAIL TO TAKE WITH RESPECT TO THE AOPA PILOT REWARDS PROGRAM OR ANY CHANGES IN THE TERMS AND CONDITIONS OF THE PROGRAM.
68. NEITHER COMMERCE NOR ITS THIRD-PARTY SERVICE PROVIDERS, THEIR RESPECTIVE EMPLOYEES, OFFICERS, AFFILIATES OR AGENTS ASSUMES ANY RESPONSIBILITY FOR, AND WILL NOT BE LIABLE FOR, ANY FINANCIAL LOSS, PERSONAL INJURY, PROPERTY LOSS OR DAMAGE, OTHER LOSS, ACCIDENT, DELAY, INCONVENIENCE, OR IRREGULARITY WHICH YOU AND/OR YOUR GUEST MAY SUFFER BY REASON OF ANY ACT, DEFAULT, NONPERFORMANCE OR WRONGFUL, CARELESS, NEGLIGENT, OR UNAUTHORIZED ACT OR OMISSION OF ANY PROGRAM SUPPLIER, ITS EMPLOYEES, OR ANY THIRD PARTY.
69. Neither Commerce nor its third-party service providers, their respective employees, officers, affiliates or agents will be responsible for any errors or omissions, or for any bodily injury or property damage that may result from participation in the Program nor for any damage, loss or expense of any nature resulting from the usage of any Reward, defects in any Reward or from any cancellation irregularity or mishap affecting the Reward received through the Program.
70. You agree to notify Commerce promptly upon the receipt of Your Rewards Account Statement of any errors relating to the addition or deletion of Rewards Program points on Your Rewards Account but in no event later than sixty (60) days after the error appeared on Your statement or Rewards Account Summary.
71. If no address is provided at the time of point redemption, Tickets and other Reward documents, if any, will be shipped to the address associated with the Rewards Account.
72. In the event You redeem points and obtain a Redemption Reward and thereafter any transaction on Your Account for which You previously obtained and used points, in whole or in part, to obtain a Redemption Reward is either refunded, credited or otherwise rescinded, Commerce may, at its discretion, cancel reservations, void travel documents, and/or withhold the subsequent awarding of points, or collect any amount(s) You owe, in any appropriate manner, including, but not limited to, the posting of an equivalent dollar debit for the retail value of the Redemption Reward You obtained in the form of a Cash Advance transaction to Your Account.
73. All trademarks, service marks and trade names used in this Program are with the permission of the respective Program suppliers. Program suppliers are in no way affiliated with Commerce, nor are they considered sponsors or co-sponsors of this Program. All trademarks, service marks and trade names used by Commerce in this Program, including the AOPA Pilot Rewards Program design are property of Commerce Bank. No use of these may be made without the prior written authorization of Commerce Bank.
74. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final.
75. By accumulating and redeeming points under the AOPA Pilot Rewards Program, You agree to all of the Program features, limitations and restrictions contained in these Terms and Conditions as well as any additional terms and conditions contained in any Programs, promotions or transactions that may be offered to You from time-to-time and any terms and conditions contained in any certificate, coupon or document issued to You under the AOPA Pilot Rewards Program.

76. This Program and these Program Terms will be governed by and construed under the substantive laws of the State of Missouri, as if they were a contract wholly entered into and wholly performed within Missouri and without reference to conflict-of-laws considerations.
77. YOU AND COMMERCE HAVE AGREED TO A DISPUTE RESOLUTION PROCESS (THE "COMMERCE DISPUTE RESOLUTION PROCESS") AS DESCRIBED IN THE CARDHOLDER AGREEMENT FOR THE CARD(S) RELATED TO YOUR REWARDS ACCOUNT. ANY DISPUTE ARISING UNDER THESE TERMS AND CONDITIONS SHALL BE RESOLVED IN ACCORDANCE WITH THE COMMERCE DISPUTE RESOLUTION PROCESS.
78. The personal information collected from you in connection with the Program, including but not limited to purchases made in connection with your Program membership, will be used and disclosed by us in accordance with the Commerce Privacy Policy. CA Residents: The Program may be considered a "financial incentive" under California law. Please review our Privacy Policy, which includes our Financial Incentive Notice.
79. For additional details and/or terms and conditions for Travel Rewards, Local Offers, ScoreMore Deals and ScoreMore Rewards visit commercebank.com/cardaccess.