

## United MileagePlus Debit Rewards Earning Terms

Last updated: October 8, 2025

This document contains the official rewards earning terms for the United MileagePlus Debit Rewards Card (“Card”) issued by Sunrise Banks, N.A. (“Bank”, “we”, “us”, or “our”) and includes important conditions and limitations. Subject to these terms, you can earn Miles when you use your Card, and your Miles can be redeemed for travel, merchandise, and other rewards and benefits as part of the United MileagePlus Program from United Airlines, Inc. (“United”). For purposes of these terms, your “Card Account” refers to the deposit account linked to your Card. You agree that your use of the Card indicates your acceptance of these terms and the United MileagePlus Debit Rewards Account Agreement (“Account Agreement”). These terms may be updated at any time with or without notice and your continued use of the Card after any changes constitutes your acceptance of the modified terms. Capitalized terms not defined in these terms have the meaning ascribed to them in the Account Agreement.

### Miles Earning.

- 1. Welcome Bonus.** You are eligible to receive a one-time bonus of 10,000 Miles when you make at least \$500 in Net Purchases using your Card within 120 days of Card Account opening. Net Purchases are all qualifying purchases made using the Card, excluding any returns, refunds, purchases subject to pending or final dispute, or adjustments. The bonus Miles will be transferred to your MileagePlus Account within 6 to 8 weeks after you meet the \$500 Net Purchase requirement, provided your Card Account is open and in good standing at the time of transfer.
- 2. Ongoing Rewards.** You can earn Miles on qualifying purchases you make using your Card. You will earn 1 Mile for every \$1 spent on Net Purchases at United Airlines (MCC 3000). You will earn 1 Mile for every \$2 spent on all other Net Purchases. Miles earned through the use of your Card will be transferred to your MileagePlus account on a weekly basis, generally appearing within 10 days of the date of earning, but in some cases it may take up to 8 weeks for Miles to appear in your MileagePlus account.

Miles will not be earned on ATM withdrawals, transactions that include cash back at point of sale, quasi-cash or cash-like transactions, purchases of money orders or gift cards, peer-to-peer payment app transactions, purchases of lottery tickets, disputed or unauthorized purchases, errors, and fees. We have the right in our sole discretion to determine whether a transaction is eligible to earn Miles, and have the right to deny Miles on a transaction that is deemed ineligible. These exclusions apply to all Miles, including any Miles earned as part of a Welcome Bonus or other promotional offers.

- 3. Anniversary Bonus.** You are eligible to earn bonus Miles based on annual spend each anniversary year, which is calculated from the anniversary of your Card’s opening date, as follows:

Annual Net Purchases	Bonus Miles
\$10,000.00 and above	2,500

- 4. Account Activity Bonus.** You may be eligible to receive bonus Miles based on the average daily balance in your Card Account each calendar month. Your average daily balance is calculated by adding the ending balance for each day in the month and dividing that by the total number of days in the month. The annualized bonus Miles associated with each average daily balance tier are set forth in the table below. You will earn a pro-rated portion of the applicable annualized bonus Mile amount each month, based on your average daily balance for that month (equal to 1/12 of the annualized amount).

Average Daily Balance	Annualized Bonus Miles (You earn 1/12 each month)
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\$2,500 to \$4,999.99	2,500
\$5,000 to \$9,999.99	5,000
\$10,000 to \$24,999.99	15,000
\$25,000 to \$49,999.99	30,000
\$50,000+	70,000

There is no limit to the total Miles you can earn as long as the United MileagePlus Program continues and your Card Account is open, active, in good standing and linked to an active MileagePlus account. For information regarding the terms of the MileagePlus Program, including Mile expiration policy, please visit <https://www.united.com/en/us/fly/mileageplus.html>.

**Account Linking.** To earn and retain Miles, your Card Account must be linked to an active MileagePlus account. If you do not have an active MileagePlus account linked to your Card Account within 90 days of earning Miles, any Miles older than 90 days will expire and cannot be transferred to a MileagePlus account. It is your responsibility to ensure your MileagePlus account is linked and remains active to avoid the expiration of Miles.

**Suspension of Miles Earning.** Your Card Account must remain open and in good standing to be eligible to earn Miles. We reserve the right, in our sole discretion, to suspend or stop your ability to earn additional Miles if we determine that you may have engaged in fraud, abuse, misuse, or gaming in connection with earning Miles, or otherwise violated these terms, the Account Agreement, or other applicable terms. This includes, but is not limited to, manufacturing spend or engaging in transactions that are not for legitimate purposes. If our records indicate a negative Miles balance in connection with your Card Account (such as when Miles were earned on purchases that were subsequently returned), any new Miles you earn will be automatically applied first to offset such negative balance before you may use them for any other purpose. If your Card Account is closed for any reason and you later re-open the Card Account or open another Card Account, any negative Miles balance from your prior Card Account may carry over and be applied against Miles earned on your new or re-opened Card Account.

**Miles Redemption.** United manages the MileagePlus Program including redemption and is responsible for establishing terms and conditions of your participation in the MileagePlus Program. You can obtain information regarding the redemption options available at [www.united.com/en/us/fly/mileageplus/use-miles.html](http://www.united.com/en/us/fly/mileageplus/use-miles.html). All Miles earned through the use of your Card will be transferred to your MileagePlus account. Your MileagePlus account is subject to the MileagePlus Program terms and conditions and such conditions may be amended in the sole and absolute discretion of United. We are not responsible for adding any Miles to your MileagePlus account, for arranging or providing for any goods or services related to the use of Miles, for any delay, failure, or refusal by United to add or redeem Miles, or for any decision by United to revoke or cancel Miles or membership in the MileagePlus Program.

**Disclosures.** You agree that we may share information about you, your Card usage, Card Account, and rewards or Miles activity with affiliates, service providers, and rewards partners, including United, to administer the rewards program and that United may share information about you with us. You are solely responsible for any federal, state, or local taxes due as a result of any Miles or rewards received. If required, we may issue a Form 1099-INT or other applicable IRS form, using a good-faith estimate of the fair market value of such rewards. Please consult a tax advisor regarding your individual tax obligations. We reserve the right to correct inaccurate Miles values represented on statements, our website and/or our mobile app, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate these terms or any aspects or features of the rewards program at any time without prior notice. United may change or terminate the MileagePlus Program in accordance with its terms and conditions. For a complete explanation of the MileagePlus Program's terms and conditions go to [www.united.com/en/us/fly/mileageplus/rules.html](http://www.united.com/en/us/fly/mileageplus/rules.html). All interpretations of these Program Rules shall be in our sole discretion and all interpretations of the MileagePlus Program terms and conditions shall be in United's sole discretion. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document, website, mobile app, or any

marketing materials. Miles earned through use of the Card cannot be combined with other discount or reward programs unless specifically authorized by us or United.