

SUN COUNTRY VISA SIGNATURE® CARD REWARDS PROGRAM TERMS (“CREDIT REWARDS TERMS”)

By opening a Sun Country Visa Signature® Card (“Card”), you hereby agree to be bound by these Credit Rewards Terms. In addition, you acknowledge that you are a resident in the United States of America and you have previously enrolled in the Sun Country Rewards program (the “Sun Country Rewards Program”), or if you have not, you agree to be automatically enrolled in the Program when you provide a unique email address and agree to be bound by the Sun Country Rewards Program terms and conditions (“Sun Country Rewards Program Terms”), which are available at www.suncountry.com. Your Sun Country Rewards Program account (“Sun Country Rewards Program Account”) must be open and connected to your Card account (“Card Account”) in order to accumulate and redeem the points earned with your Card. The Sun Country Rewards Program (including the Sun Country Rewards Program Terms) and these Credit Rewards Terms are managed, operated and owned by Sun Country, Inc. doing business as Sun Country Airlines® (“Sun Country”). The Card is issued by Synchrony Bank (“Synchrony”), not by Sun Country. These Credit Rewards Terms apply in conjunction with the Card Account agreement with Synchrony and the Sun Country Rewards Program Terms.

Make Purchases with Your Card and Earn Sun Country Rewards Points

Your Card Account will earn Sun Country Rewards Points (“points”) on eligible net purchases (purchases minus credits, returns and adjustments) (each an “Eligible Purchase”) made with the Card Account (subject to available credit) by the person to whom the Card Account was issued (“Primary Accountholder,” “you” or “your”) or by any authorized user (“Authorized User”) using the Card Account during any billing cycle (“Statement Period”), as set forth below. Only one (1) Card Account may be opened for each Sun Country Rewards Program Account. Points earned from an Eligible Purchase made by an Authorized User will post to the Primary Accountholder’s Sun Country Rewards Program Account.

When Eligible Purchases are made with the Card, points are earned and will post to the Primary Accountholder’s Sun Country Rewards Program Account as long as the Card Account is open and in good standing at the end of the Statement Period during which the Eligible Purchase is made. If your Card Account is not in good standing at the end of the Statement Period, any points earned will not be posted to your Sun Country Rewards Program Account until your Card Account is brought back into good standing status. If your Card Account is closed for any reason before your points are calculated or credited to your Sun Country Rewards Program Account, you will forfeit all points you may have earned that had not yet been credited to your Sun Country Rewards Program Account. If your Sun Country Rewards Program Account is closed for any reason, you will no longer earn points with your Card.

Points earned for an Eligible Purchase will be calculated and will post to your Sun Country Rewards Program Account within 1-2 Statement Periods provided your Sun Country Rewards Program Account is open. Eligible Purchases do not include balance transfers, cash advances, disputed transactions, unauthorized or fraudulent transactions, interest, finance charges and fees associated with your Card. Subject to the Sun Country Rewards Program Terms, points earned that have been credited to your Sun Country Rewards Program Account will not expire as long as the Card Account is open and in good standing. For further information on points forfeiture and expiration, see the Sun Country Rewards Program Terms available at <https://www.suncountry.com/terms-and-conditions/sun-country-rewards>.

Earning Sun Country Rewards Points

- **Sun Country Airlines Purchases.** Eligible Purchases made with the Card Account through Sun Country will earn three (3) points for every one U.S. dollar (USD \$1) spent, rounded to the nearest point.
- **Gas Station and Grocery Store Purchases.** Eligible Purchases made with the Card Account at gas stations and grocery stores will earn two (2) points for every one U.S. dollar (USD\$1) spent rounded to the nearest point. Such Eligible Purchases will be determined by the merchant category code (the “MCC”) associated with such purchases. An MCC is a four (4) digit classification code that is assigned to a merchant by the merchant’s payment card network or merchant processor based on the predominant business activity of the merchant (e.g., gas station, grocery store, etc.). The merchant’s MCC will determine whether an Eligible Purchase qualifies for the two (2) points reward. For example, grocery purchases at a “big box” retailer (e.g., Walmart, Target, etc.) may have an MCC identification as a type of merchant other than a grocery store and therefore would not qualify as a grocery purchase under these Credit Rewards Terms. Neither Sun Country nor Synchrony assigns or has responsibility for the assignment of MCCs associated with a transaction or evaluates what MCC should be assigned to a particular merchant. Neither Sun Country nor Synchrony is responsible for awarding points for Eligible Purchases made at merchants that do not accurately report transactions using the MCC as described above.
- **All Other Purchases.** All other Eligible Purchases made with the Card Account, everywhere else Visa credit cards are accepted will earn one (1) point for every one U.S. dollar (USD\$1) spent, rounded to the nearest point.
- **Bonus Points.** From time to time, additional points may be available for certain actions or Eligible Purchases made using the Card Account and may include spending thresholds or limits, time period restrictions or other factors. Any such bonus points will be subject to the terms and conditions of such bonus rewards offer made to you in addition to these Credit Rewards Terms and the Sun Country Rewards Program Terms.

Additional Card Account Benefits

Additional Card Account benefits are available to the Primary Accountholder as outlined below.

- **Anniversary Bonus:** In each 12 month period beginning on the day when the Primary Accountholder’s Card Account was opened, when Eligible Purchases made with the Card reach \$10,000 in such period, the Primary Accountholder will earn 10,000 bonus points, which will post to your Sun Country Rewards Program Account within 1-2 Statement Periods provided your Sun Country Rewards Program Account is open and in good standing.
- **Premium Drink:** Receive one (1) free premium (“for purchase”) drink to the extent available per each Sun Country flight by showing your Card to a Sun Country Airlines flight attendant.
- **25% Discount on All In-Flight Food and Beverage Purchases:** Receive a 25% discount off all Eligible Purchases for food and beverages made on your Card while in-flight aboard a Sun Country flight.
- **Preferred Boarding:** Receive Zone 2 preferred boarding on each Sun Country flight by showing your Card (i.e., physical or digital card) to the Sun Country gate agent at time of boarding.
- **50% Off Seat Selection Discount:** Receive 50% off seat selection for the Primary Accountholder and their companions on the same Sun Country itinerary. The Primary Accountholder must pre-purchase the seat selection before a flight on www.suncountry.com or Sun Country’s mobile app. For details on seat selection, requirements and conditions, see www.suncountry.com.
- **50% Off Bag Purchase Discount:** Receive 50% off first bag for each Sun Country flight for the Primary Accountholder and their companions on the same Sun Country itinerary. The Primary Accountholder must pre-purchase baggage before a flight on www.suncountry.com or Sun Country’s mobile app. For details on baggage, requirements and conditions, see www.suncountry.com.
- **Earn Plus Status:** When Eligible Purchases made with the Card during calendar year 2026 reach \$10,000, the Primary Accountholder will be awarded Sun Country Plus Status. Status on your Sun Country Rewards Program Account will be updated within 30 days of reaching such Eligible Purchase threshold and will be valid for the remainder of calendar year 2026 through December 31, 2027. The Primary Accountholder’s Card Account must be open and in good standing at the time of

booking to maintain and use Plus Status awarded as described above. Plus Status earned in calendar year 2026 will be valid for bookings made by August 31, 2027, with travel completed by December 31, 2027, after which time, all earned Plus Status benefits will be discontinued. The ability to earn Plus Status as described above is being terminated as of December 31, 2026. For details on Sun Country Plus Status requirements, conditions and benefits, see www.suncountry.com.

Redeeming Your Sun Country Rewards Points

All points earned with the Card and credited to your Sun Country Rewards Program Account can only be redeemed in accordance with the Sun Country Rewards Program Terms through your Sun Country Rewards Program Account accessible by visiting www.suncountry.com.

Other Conditions

The Sun Country Rewards Program Terms apply to your use of Sun Country Rewards Points. Accordingly, Sun Country reserves the right to change or close the Sun Country Rewards Program or any aspects or features of the Sun Country Rewards Program and/or the Sun Country Rewards Terms. Sun Country and Synchrony reserve the right to cancel, modify, restrict, waive or terminate any aspects or features of these Credit Rewards Terms (including, without limitation, the number of points earned for each dollar in Eligible Purchases made with your Card and any associated or additional benefits), at any time and without prior notice. In addition to its right to close your Sun Country Rewards Program Account in response to any fraud or abuse, Sun Country also reserves the right to remove any participant from the Sun Country Rewards Program in the event of any fraud or abuse in connection with the Card. You acknowledge that the points earned under these Credit Rewards Terms have no monetary value and that the points are purely promotional and are provided without the payment of any consideration or other thing of value. Unless and until points are added to your Sun Country Rewards Program Account in accordance with these Credit Rewards Terms and the Sun Country Rewards Program Terms, you have no right, title or interest in the points. If your Card is closed, only the Sun Country Rewards Program Terms will apply to your Sun Country Rewards Program Account and not these Credit Rewards Terms. In the event of any conflict between these Credit Rewards Terms and the Sun Country Rewards Program Terms, the Sun Country Rewards Program Terms will control.