

ALCO Business Rewards Terms and Conditions

I. Overview

ALCO Business Rewards (the "Program") is an ALCO Stores ("ALCO") customer reward program that allows participating members (each being a "Member," or "You") to earn rewards points ("Rewards") on every item such Member purchases for his or her business at ALCO Stores. You will also receive exclusive savings offers through email. You may unsubscribe from these offers at any time by clicking on the link at the bottom of any email, or by calling us at 1-800-334-ALCO. Your email address will still be used to notify You of any earned Rewards unless or until your membership is cancelled by You, unless otherwise prohibited by applicable law.

II. Membership

This Program is available to ALCO customers who are legal residents of the 50 United States and the District of Columbia, who are 18 years of age or older with a valid email address and phone number, and who operate a valid business entity. Membership in the Program is not open to ALCO associates or anyone using an ALCO Associate Discount card.

III. How to Enroll

Program applications are available at any ALCO store, or online in pdf form at www.alcostores.com/businessrewards. To apply for the program, submit a complete application form to any ALCO Store location. ALCO must receive an accurate, legible and complete application in order to enroll the Member in the Program. Members seeking tax exempt status must also provide a valid sales tax exemption certificate at the time of application. ALCO is not responsible for Member applications received by ALCO that are not in compliance with these Terms.

IV. Qualifying Purchases

A Program Member is eligible to receive credit on the Member's account for all purchases (subject to exclusions) made by the Member at ALCO stores and for which a Program membership account is indicated ("Qualifying Purchases"). Program Members may earn two points per Dollar spent on select items (see "Double Rewards Items for ALCO Business Rewards"). A Program Member will earn one point per Dollar spent at ALCO stores, as reduced or limited herein. Additionally, from time to time, ALCO may offer "Bonus Rewards" for purchases of specified products.

Credit or points will not be awarded for alcohol, tobacco, lottery tickets, gift cards, pre-paid cards, licenses, fuel, delivery charges, prior purchases, or third-party services including, but not limited to online photo development and online floral, DVD rental, installation, assembly, wireless or satellite services, and product warranties. Credit or points shall also not include, and shall be reduced by, the value of any free items earned in your purchase, and sales or use tax. Credit for items placed on layaway will be awarded following the payment of the balance in full.

ALCO, in its sole discretion, may from time to time include additional products or services as exclusions from qualifying for points without prior notice. Items qualifying for points, and/or the points applicable to qualifying items, are and shall remain subject to change at any time.

To earn points, simply present your ALCO Business Rewards card at checkout, prior to the completion of the transaction. If You do not have your card with You, a store associate can look

up your card number at the time of purchase using the phone number associated with the account. Points will post to the Member's account within twenty-four hours of the transaction.

Qualifying Purchases made by the Member but in which the Member's account number was not used at the time of transaction shall not be added to the Member account. In the event that the account number is not presented until after the transaction has completed, the merchandise can be returned and re-purchased using the Program account number.

The ALCO Business Rewards Program is not compatible with charge accounts. Businesses maintaining a charge account with ALCO Stores will only earn Business Rewards on purchases which are paid in full at the time of sale.

V. Rewards

A Member's Rewards account will accumulate points for Qualifying Purchases made during the applicable fiscal quarter. Rewards credit is issued within 7 days after the end of each quarter. Program Rewards periods are as follows:

You earn Rewards	You receive your Rewards	Your Rewards Expire
February – April	May 1-7	90 days from date on email
May – July	August 1-7	90 days from date on email
August—October	November 1-7	90 days from date on email
November – January	February 1-7	90 days from date on email

Rewards are earned for each quarter in which a minimum of \$250 dollars in Qualifying Purchases was applied to the Rewards card. Rewards are issued as an in-store credit balance, good toward the purchase of merchandise at any ALCO store. ALCO will send the Member notice of available quarterly Rewards to the email address provided at the time of application. ALCO will also send Members notice via email two weeks before the end of the quarter, notifying them of their current quarterly activity so that they may have ample time to reach the minimum for that quarter. ALCO is not responsible for notifications not received by the Member.

When the minimum spend limit is not achieved for a given quarter, the Program Member's point balance will reset to zero, and no Rewards will be issued. Points do not roll over into the next quarter. There is no maximum amount of Rewards that can be earned in a quarter.

Members are responsible for taxes, charges or other liabilities related to or resulting from their participation in the Program.

VI. Reward Redemption

Business Rewards may only be redeemed in person by the individual(s) listed on the account as the primary contact(s) for the account. No exceptions to this policy will be allowed. Photo ID will be required for Rewards redemption.

Rewards can be redeemed at any ALCO store by presenting the Rewards card at checkout. The cashier will inform you, or you may inquire, about the status of your Rewards balance prior to

payment. You may request that all or a portion of your available Rewards balance be applied toward your purchases.

Rewards credit does not constitute property, does not entitle a member to a vested right or interest and has no cash value. Rewards are not redeemable for cash, nor are they transferable or assignable for any reason. The sale of Rewards credit is strictly prohibited.

In the event that merchandise purchased with Rewards credits must be returned, ALCO Stores will refund the cash amount paid by the customer for the item(s) returned, as indicated on the sales receipt. If the entire amount of the purchase transaction is returned, any Rewards credit applied toward the original purchase will be restored to the customer's merchandise credit. Such credit will expire at the end of the current quarter.

VII. Expiration of Rewards

Rewards credit will be valid for 90 days from the date on the notification email. Expired Rewards credit will not be reissued.

VIII. Lost, Stolen, or Damaged Cards

To report a lost, stolen, or damaged reward card, visit your local store. You may continue to use your old account by providing a phone number at the register, or You may apply for a new card. Upon request, ALCO Stores will transfer any accumulated points from the old card number to the new card number, and inactivate the old card. Rewards balances that were available under the old number will not be available for use on the new account until the end of the quarter in which the new card was issued. Once a card has been inactivated, it can no longer be used to redeem Rewards.

IX. Cancellation

Membership may be cancelled at any time with the assistance of your local store associate, by notifying Customer Service by phone at 1-800-334-ALCO or online at www.alcostores.com/contact, or by contacting The ALCO Business Rewards Program, 401 Cottage Ave, Abilene, KS 67410.

X. Account Restrictions

ALCO reserves the right to terminate your account and/or not issue/cancel Rewards if You violate these Terms. Your application for and continued participation in the Program constitutes your acceptance of these Terms and Conditions and any changes made thereto.

ALCO reserves the right, in its sole discretion, to modify, limit or terminate the Program, its Terms and Conditions, and/or Reward Redemption values, or any portion thereof, at any time, with or without prior written notice. ALCO reserves the right to alter the manner in which Rewards are issued at any time.

ALCO reserves the right to cancel or limit any purchase or offer redemption made: 1) contrary to the terms of each offer, discount, promotion or coupon; 2) that otherwise is not in compliance with the Terms and Conditions of the Program; 3) that violates any applicable local, state, or federal law, statute, ordinance, or administrative regulation; or 4) that ALCO believes is fraudulent or made through improper channels.

XI. General

Customer Loyalty Rewards members may continue to use their ALCO Customer Loyalty Card for non-business purposes. Point balances will not be transferred from previous ALCO Rewards cards to new ALCO Business Rewards accounts.

Rewards issued under this Program cannot be combined with any other rewards program, including ALCO Customer Loyalty Rewards or ALCO Senior Rewards. Rewards are non-transferable and may only be redeemed by the Member.

Points shall not be earned on Qualifying Purchases made prior to the Member's enrollment date or prior to the start date of any bonus-points offers or promotions associated with the Program.

Your Member information will not be sold or rented to any company outside of ALCO. In order to facilitate your account, and to the extent permitted by applicable law, ALCO may share your information with our trusted vendors, who have agreed to keep your information confidential. Your information will be used for the purpose of account maintenance, improving not only your customer experience but also the range and types of products and services offered by ALCO to You, as well as to notify You of special offers, promotions, and/or catalogs which may be of interest to You. If You do not wish to have your member information utilized in this manner, you may cancel your participation in the Program at any time as provided above. Notwithstanding the foregoing, ALCO will comply with all laws regarding information access by federal and state authorities and may use such information to protect the integrity of the Program or the safety of the Members.

ALCO assumes no responsibility for errors caused by incorrect Member information.

The interpretation and application of the Terms are in the sole discretion and determination of ALCO, which in each case shall be final and conclusive.

The laws of the State of Kansas will govern the Terms, as well as your and ALCO's observance of them, without regard to its conflict of laws rules. If You take any legal action relating to your use of the Program or the Terms, you agree to file such action only in the state and federal courts located in Dickinson County, Kansas.

If ALCO fails to act with respect to your breach or anyone else's breach on any occasion, ALCO is not waiving its right to act with respect to future or similar breaches.

The Terms, together with those items made a part of these terms by reference, make up the entire agreement between You and ALCO relating to the Program, and replaces any prior understandings or agreements (whether oral or written) regarding the Program. If a court finds any of the Terms to be unenforceable or invalid, that Term will be enforced to the fullest extent permitted by applicable law and the other Terms will remain valid and enforceable. The Program is void where prohibited by law.

Qualifying Double Rewards Items for ALCO Business Rewards

Stationery

- Copy paper
- Filler paper
- Photo paper
- Index cards
- Notebooks
- Calendars and Planners
- School Art Supplies

Office Supplies

- Writing Utensils
- Ink Cartridges
- Highlighters
- Desk Accessories
- Staples
- Post-it® Notes
- Binders
- Glue and Tape
- Data Storage Devices
- Bulletin Boards

Mailing Supplies

- Envelopes
- Postal Wrap
- Mailing Tape
- Specialty Mailers

Break Room Supplies

- Coffee/Tea
- Coffee Creamer
- Coffee Filters
- Paper Towels, Napkins
- Paper Plates & Cups
- Trash Bags
- Dish Soap

Small Appliances

- Coffeemakers
- Microwaves

Cleaning Supplies

- Floor/Carpet Care
- Bath/Toilet Care
- Air Freshener
- Interior Pest Control
- Mops, Brooms
- Vacuum Cleaners
- Vacuum Accessories

Small Hardware

- Light Bulbs
- Extension Cords
- Plumbing Fixtures
- Pad Locks
- Fire Extinguishers
- Adhesives and Heavy-Duty Tape
- Sandpaper
- Steel Wool
- Furnace Filters
- Batteries
- Flashlights
- Fasteners (picture hangers, nuts/bolts, nails, brads, tacks, etc.)

Power Tools and Hand Tools

- Drills/Drivers
- Saws
- Sanders
- Shop Vacs
- Electric Generators
- Air Compressors
- Hand Tools
- Power Tool Accessories
- Pressure Washers

Painting and Large Hardware

- Ladders
- Can and Spray Paint
- Plastic Sheeting
- Solvents
- Applicators
- Snow Shovels

Automotive

- Motor Oil
- Oil Filters
- Chemicals/Additives
- Car Air Fresheners
- Automotive Batteries
- Tie Downs
- Electrical Accessories
- Antifreeze
- Ice Melt and Scrapers
- Tire Repair
- Gas Cans

Workwear

- Men's Work Boots and Hikers
- Men's Rubber or Steel Toe Shoes
- Men's Overalls
- Men's Insulated Workwear
- Heavy-duty Work Gloves

Office Furniture

- Office Chairs
- Lamps
- RTA Desks and Carts
- RTA Storage

Office Electronics

- Paper shredders
- Calculators
- Labelers
- Printers
- Laptops
- Netbooks
- Cables and Cords
- Landline Telephones
- Phone Accessories (excluding prepaid minutes)
- Cellular Handsets
- Cellular Hardware

Photo Accessories

- Film
- SD Cards
- Digital Camera Accessories