

Association Membership Promotion

Terms and conditions

This Promotion is offered by Flute Commerce LLC ("Flute") to eligible new merchants who sign up as association members ("Members"), effective as of the date these Terms and Conditions are published (the "Promotion Period"). The Promotion Period continues until modified, suspended, or terminated by Flute as described in Section 5.

1. Free Terminal Offer

A Member who boards and activates one (1) Qualifying Merchant Account during the Promotion Period, with average monthly processing volume of \$30,000 or more, will be eligible to receive one (1) free portable payment terminal selected from Flute's then-current approved terminal list, subject to availability.

A Member who qualifies under this Section 1 will also receive the Statement Credit Offer described in Section 4 for the same Qualifying Merchant Account.

2. Qualifying Merchant Account

A "Qualifying Merchant Account" must:

- Be a new merchant account that has not previously processed with Flute;
- Be submitted, approved, activated, and boarded during the Promotion Period;
- Be associated with a Member in good standing of a participating association;
- Successfully complete Flute's applicable underwriting and credit approval requirements; and
- Remain open, actively processing, and in good standing for at least ninety (90) consecutive days following activation.

Accounts that do not satisfy all eligibility requirements will not qualify for the Promotion.

3. Ownership and Return of Terminal

Any terminal provided under the Free Terminal Offer will remain the property of Flute Commerce LLC for six (6) months following activation of the applicable terminal.

If a merchant account associated with the terminal closes, terminates processing, or otherwise ceases to remain active and in good standing during that six-month period, Flute may require the terminal to be returned.

If a return is required, Flute will provide a prepaid return shipping label. The equipment must be returned to Flute in reasonable working condition, normal wear and tear excepted, within fourteen (14) calendar days after Flute provides the return instructions and prepaid shipping label.

Failure to return the equipment within the required period may result in an equipment charge of up to \$300, based on the applicable equipment or replacement cost.

Following completion of the six-month period, provided the applicable merchant account remains active and in good standing and all Promotion requirements have been satisfied, no return of the terminal will be required.

4. Statement Credit Offer

During the Promotion Period, a Member who boards and activates a new merchant account with Flute, with average monthly processing volume of \$10,000 or more, may be eligible to receive a statement credit of up to \$250, issued after the account has processed for ninety (90) consecutive days.

The exact statement credit amount is determined by Flute based on the Member's average monthly processing volume. Qualifying volume thresholds are not published.

The Statement Credit Offer is provided in addition to the Free Terminal Offer described in Section 1 for the same Qualifying Merchant Account.

5. General Conditions

All merchant accounts remain subject to Flute's standard underwriting, credit approval, boarding, processing, pricing, risk, and compliance requirements. Participation in this Promotion does not guarantee merchant approval, equipment availability, or a specific reward or credit amount.

Flute reserves the right, in its reasonable discretion, to:

- Verify the eligibility of any Member or merchant account, including association membership;
- Determine whether an account satisfies the requirements of a Qualifying Merchant Account;
- Determine the applicable reward and, where a statement credit applies, the credit amount;
- Reject duplicate, fraudulent, improperly submitted, or otherwise ineligible accounts;
- Substitute equipment with a reasonably comparable model if the originally designated equipment is unavailable; and
- Modify, suspend, extend, or terminate the Promotion at any time, subject to applicable law.

Any modification or termination of the Promotion will not affect promotional benefits already earned by a Member prior to the effective date of the modification or termination, provided all applicable eligibility requirements are ultimately satisfied.

The Promotion may not be transferred, assigned, exchanged for cash, or combined with another Flute equipment or credit promotion unless expressly authorized by Flute in writing.

By participating in the Promotion, the Member acknowledges and agrees to these Terms and Conditions.

Void where prohibited or restricted by law.

Flute is a registered ISO and FSP of Esquire Bank, Jericho, NY, and Evolve Bank & Trust, Memphis, TN. Flute is a registered ISO of Citizens Bank, N.A., Providence, RI; KeyBank, N.A., Cleveland, OH; Deutsche Bank AG, New York, NY; Merrick Bank, South Jordan, UT and a Registered MSP/ISO of Elavon, Inc. Georgia, a wholly owned subsidiary of U.S. Bancorp, Minneapolis, MN. ©Flute 2026

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