



Attention PreLoad PLUS Members,

We are writing to inform you that the Lowe's PreLoad PLUS Mastercard® program will be ending. As part of this transition, the 5% rebate benefit for eligible Lowe's purchases made with your Lowe's PreLoad PLUS Mastercard® will end after February 28, 2026.

Key Dates and Details

- End of 5% Rebate:

Lowe's Preload PLUS purchases made at participating Lowe's stores or online at Lowes.com made on or before February 28, 2026 will continue to qualify for the 5% rebate. Purchases made after February 28, 2026 will no longer earn the 5% rebate.

*Please note: The 5% rebate is a benefit offered by Lowe's, not by the issuing bank.

- No New Loads:

Beginning February 28, 2026, you will no longer be able to add funds to your Lowe's PreLoad PLUS account.

- Use of Remaining Funds:

Funds on your account do not expire. You may continue to use your remaining balance to make purchases, or you may request a refund of the remaining balance pursuant to the terms and conditions of your cardholder agreement.

Accessing Your Account and Records

You can view your balance, transaction history, and statement credit activity at www.preloadplus.com or by contacting Customer Service at 1-866-596-0611.

Other Program Information

All other terms of your Lowe's PreLoad PLUS Cardholder Agreement, including dispute resolution and arbitration provisions, remain in effect until account closure.

If you prefer to close your account sooner, you may do so at any time and receive a refund of any remaining funds.

We appreciate your understanding and thank you for your participation in the Lowe's PreLoad PLUS Program.

Sincerely,

Lowe's PreLoad PLUS Customer Service