

CARTER LUMBER
YARD REWARDS



2026 CATALOG

This exciting contractor loyalty program is our way of thanking you for your continued loyalty. Yard Rewards lets you earn points toward incredible trips with every purchase made on your Carter Lumber account.

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DEAR FRIENDS,

Welcome to the 2026 Carter Lumber Yard Rewards Program!

As we look ahead to another exciting year, we want to thank you for the trust and partnership you continue to share with Carter Lumber. Your support has played an important role in our success, and we are honored to celebrate another year alongside you.

For 2026, we are pleased to offer two outstanding travel experiences designed to create lasting memories. This year's destinations include Atlantis Paradise Island in Nassau, Bahamas, and Loews Royal Pacific Resort at Universal Orlando in Florida. Whether you are drawn to the crystal-clear beaches of the Bahamas or the entertainment of Orlando, we look forward to providing a first-class experience for you and your guests.

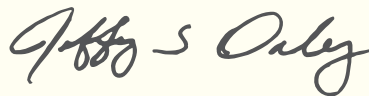
Since 1932, Carter Lumber has been built on a foundation of integrity, commitment, and exceptional service. Those values continue to guide our company today and remain at the heart of every relationship we build with our customers.

We sincerely appreciate the opportunity to work with you and support your business. Thank you for being part of the Carter Lumber family. We are excited about the year ahead and look forward to continuing our partnership!

Sincerely,



NEIL SACKETT
Chairman/CEO



JEFF DONLEY
President/COO



ATLANTIS PARADISE ISLAND BAHAMAS



LOEWS ROYAL PACIFIC RESORT AT UNIVERSAL ORLANDO

2026 PROGRAM DATES

JULY 1, 2025 - JUNE 30, 2026

Your Yard Rewards points will be accumulated from July 1, 2025, through June 30, 2026, with the Redemption Period beginning on August 1, 2026, and ending on August 31, 2026.

Do you want to view your points online?

Go to www.carterlumber.com/yardrewards. You may view your points whenever you like.

ATLANTIS PARADISE ISLAND BAHAMAS

November 15-20, 2026

900,000 - 1,399,999 Points

LOEWS ROYAL PACIFIC RESORT AT UNIVERSAL ORLANDO

October 5-8, 2026

400,000 - 899,999 Points

IMPORTANT DATES

- **July 1, 2025** Yard Rewards points start to accumulate.
- **June 30, 2026** This is the last day to accumulate points.
- **August 1, 2026** Redemption and Rollover period begins.
- **August 31, 2026** Final day to redeem for a Yard Rewards trip or rollover your points online.





NASSAU, BAHAMAS

ATLANTIS PARADISE ISLAND BAHAMAS

NOVEMBER 15-20, 2026 | 900,000-1,399,999 POINTS

Retreat to the delight of Atlantis Paradise Island and discover the many desired quests of the Atlantis! Explore the possibilities, go beyond the ordinary, and enjoy everything this extraordinary oceanfront haven has to offer. Carter Lumber invites you to experience the carefree luxury of Atlantis Paradise Island in the beautiful Bahamas!

RESERVATION DEADLINE: August 31, 2026

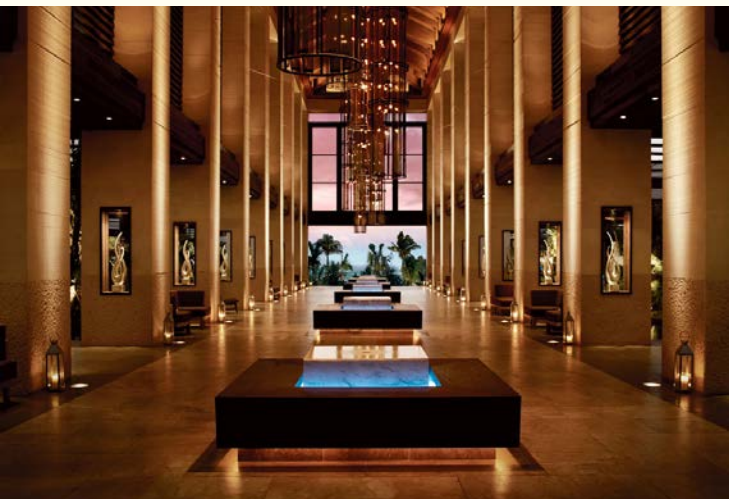
FOR MORE RESORT INFORMATION, VISIT:
www.carterlumber.com/bahamas

TRIP FOR TWO INCLUDES

- 5 nights' room accommodations at Atlantis Paradise Island Bahamas
- Round-trip airfare
- Welcome reception & dinner
- Ground transportation from the airport to the hotel
- Breakfast each morning

Individuals are required to present a valid U.S. Passport for travel to the Bahamas.

For more information, visit: <https://www.travel.state.gov>



ORLANDO, FLORIDA

LOEWS ROYAL PACIFIC RESORT AT UNIVERSAL ORLANDO
OCTOBER 5-8, 2026 | 400,000 - 899,999 POINTS

Loews Royal Pacific Resort at Universal Orlando offers a relaxing island-inspired getaway with tropical surroundings, elegant accommodations, and a prime location near the parks and entertainment. Guests can unwind at the lagoon-style pool, enjoy exceptional dining options, and experience the tranquil atmosphere that makes this resort a favorite for both families and couples seeking a fun yet peaceful escape.

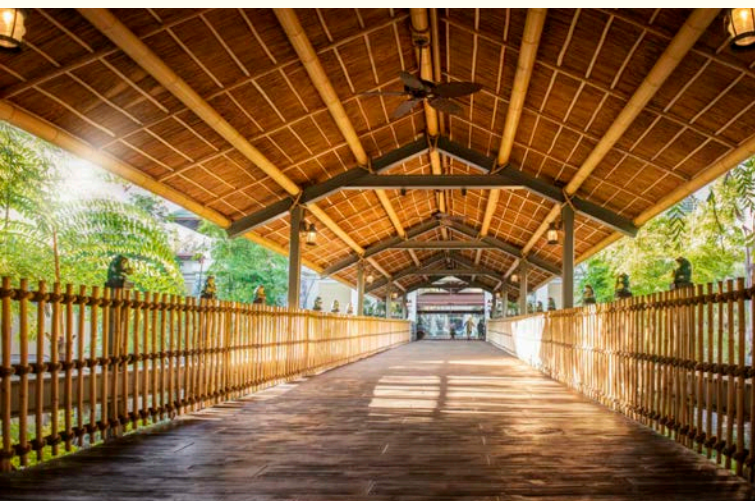
RESERVATION DEADLINE: August 31, 2026

FOR MORE RESORT INFORMATION, VISIT:
www.carterlumber.com/orlando

TRIP FOR TWO INCLUDES

- 3 nights' room accommodations at Loews Royal Pacific Resort at Universal Orlando
- Round-trip airfare
- Welcome reception & dinner
- Ground transportation from the airport to the hotel
- Two-day park-to-park passes to Universal Studios and Islands of Adventure





PROGRAM RULES

POINTS AND REDEMPTION

- To redeem, your account must be current and in good standing at the time of redemption and the time of the trip.
- Participants with credit accounts or purchases at Carter Lumber Company and its affiliated companies that are past due on the date that awards are distributed in 2026, or participants who have been referred for collections or legal at any time, shall be disqualified from the Yard Rewards program and shall be ineligible to receive an award.
- One point is earned for every dollar spent (net of sales tax) on your Carter Lumber account.
- Participants must reach the published award level to be eligible for a trip.
- All points are redeemed at the highest point value in the trip level.

**For example, if you have 950,000 points, you may redeem
for one trip for two people to:**

The Level 1 trip at 950,000 points OR the Level 2 trip at 899,999 points

- All points not redeemed by Sunday, August 31, 2026, will be forfeited.
- All awards are as stated online and in the catalog. There will be no award substitutions, cash awards, or store credit.
- 25% of the points must be earned in the current year, i.e., 2026.
- Participants agree to allow Carter Lumber, without additional compensation, the right to use and publish their name, photograph, state of residence, number of Yard Rewards program points accumulated, and trips redeemed with such points in its marketing and promotional materials. Acceptance of trips constitutes such permission.
- Participants are solely responsible for claiming the trip on their taxes; Carter Lumber will not provide you with 1099 Forms for redeeming Yard Rewards trips.
- You will receive an email notice on August 1, 2026, stating the redemption period has started. redemptions will not be awarded before you receive this information.
- All redemptions must be completed online by the previously stated deadline. Redemptions will not be accepted via telephone.
- Carter Lumber reserves the right, at its sole discretion, to cancel a trip program or change destinations for any reason deemed appropriate.
- Carter Lumber reserves the right to disqualify any participants who violate any policies of the Yard Rewards program.

TRIPS

- All trips are redeemed online from August 1–31, 2026. All points not redeemed by August 31, 2026, will be forfeited. Log on to www.carterlumber.com/yardrewards to redeem.
- Yard Rewards trips are as scheduled. There will be no deviations from the offered locations and dates of Yard Rewards trips.
- All trips must be confirmed by the reservation deadline. Yard Rewards trips are on a first-come, first-served basis.
- Carter Lumber has the right to revise trips available under this program at any time without notice to or approval of any participant.
- The individual traveling must be the authorized participant or a designated business associated of the company receiving the award.
- Carter Lumber Company is not responsible for any damages done to personal belongings during your vacation.
- Carter Lumber will not cover rental fees needed for equipment or additional activities outside our program.
- If reservations are canceled after tickets have been issued, neither the trip nor any points will be awarded back to the member. Participant is responsible for any cancellation or name change fees.
- Buy-ups are permitted based on space availability. If you have interest in buying up, please email rewards@carterlumber.com after August 1, 2026, to let us know your intentions. We will put you on a waitlist should space become available. Buy-ups are prioritized based on the customer's total point volume.
- Due to space limitations on trips, there will be a maximum of two trips per company, regardless of the number of credit accounts the company may have with Carter Lumber Company.

Example: Customer has earned 3,200,000 points, and you want to send one couple to attend the Level 1 trip and one couple to the Level 2 trip. You would redeem the first trip for 1,399,999 and the second trip for 899,999. Under this scenario, the customer may receive one trip to the Level 1 destination and one trip to the Level 2 destination. The remaining points will be forfeited per program rules.

AIR TRAVEL

All persons traveling by air outside of the United States are required to present a valid passport book to enter or re-enter the United States.

To apply for a passport today, go to your local Post Office or go to www.travel.state.gov for more information.

A valid U.S. passport is the preferred form of identification for U.S. citizens. However, a Real ID-compliant driver's license is acceptable for domestic air travel within the United States.

As of May 7, 2025, all persons traveling by air within the United States are required to present a REAL ID-compliant driver's license/photo ID card marked with a star or the word "enhanced" or another form of federally acceptable identification (such as a valid U.S. passport or Military ID) to board a domestic commercial flight or enter a federal building or military installation that requires ID to be presented upon entry.

If there is not a star or "enhanced" on your driver's license/photo ID card, or if it reads "not for REAL ID purposes," it will not be considered a federally acceptable form of identification. Should you wish to upgrade your driver's license/photo ID card to a REAL ID, please visit the website at www.dhs.gov/real-id-public-faqs for more information.

As a reminder, upgrading your driver's license or ID card to a REAL ID is optional but mandatory if you plan to use your ID for domestic flights. If you do not have a REAL ID-compliant driver's license, you will require a valid U.S. passport for a domestic flight. To apply for a U.S. passport, please go to travel.state.gov.

POINT ROLLOVER

If you are unable to redeem for a trip, you are permitted to rollover your points for one year only on our website during the redemption period of August 1-31, 2026. **If you do not redeem or rollover, your points are forfeited.** Partial point rollovers are not permitted. You may not redeem a trip and rollover excess points. When you login online at time of redemption, simply click the Rollover Point Feature.

ATLANTIS PARADISE ISLAND BAHAMAS

November 15-20, 2026

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ROLLOVER EXAMPLE

YEAR 1	
Points Earned During 2024 - 2025	350,000
Points Eligible for Rollover at 2025 Redemption	350,000

YEAR 2	
Points Earned During 2025 - 2026	200,000
Total Points Eligible for Trip at 2026 Redemption (including Rollover from 24-25)	550,000
Points Eligible for Rollover at 2026 Redemption	200,000





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carterlumber.com/yardrewards