



CASHBACK REWARDS

ScoreCard® CashBack Program Rules

1. Visit www.scorecardrewards.com and log in to view your CashBack earnings ("CashBack Credits") ratio for every qualifying purchase dollar amount. A qualifying purchase ("Qualifying Transaction") shall mean: (i) a transaction that is charged to an eligible card account covered by the Program ("Account"), and (ii) a transaction that appears on Your statement during the Program period. CashBack Credits are deducted for returns. No CashBack Credits are earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to Your Account. Contact Your Account's financial institution ("Sponsor") for full details on the Program period dates during which You are eligible to earn CashBack Credits.
2. CashBack Credits can be used to order only the awards ("Award(s)") available in the current Program. If applicable, You may select Awards as long as You have a sufficient number of CashBack Credits available in Your Account as of the date of Your most recent earnings statement. CashBack requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternative selection or Your CashBack Credits may be returned to Your Account.
3. Applicable third party warranties, if any, will be included with Your Award. Warranty claims must be directed to the provider. SPONSOR, ANY THIRD PARTY UTILIZED BY SPONSOR TO ADMINISTER THE PROGRAM ("Program Administrator") AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH YOUR SPONSOR IS A MEMBER IN CONNECTION WITH THE PROGRAM ("ASSOCIATION") MAKE NO AWARD REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS PROVIDED THROUGH THIS PROGRAM.
4. CashBack Credits cannot be exchanged or used with any other offer, promotion or discount; or earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified.
5. Your ScoreCard earnings statement will normally include the number of CashBack Credits earned, subject to adjustment as provided for in these Rules. In the event You redeem unearned CashBack Credits, Your Account may be charged for the actual difference between the cost of the Award redeemed and the net value of the actual CashBack Credits available.
6. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) at the time Your order is received for processing. Sponsor reserves the right to suspend Your participation in the Program until the Account is in good standing.
7. This Program may be modified, suspended or cancelled at any time without restriction or penalty. CashBack credit may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income or other taxes.
8. Despite the Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. The Program Administrator reserves the right to correct such errors at any time even if it affects CashBack Credits already posted to Your account.
9. You agree to hold the Program Administrator and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to You redeeming Your CashBack Credits. You also agree to hold the Program Administrator and its affiliates, Sponsor and Association harmless if a Program vendor or a provider files for bankruptcy, or otherwise goes out of business after You have redeemed Your CashBack Credits for an Award from the vendor or provider but before You Receive or use the Award.
10. These Rules are subject to change at any time without notice. The most current version of these Rules is available on the Program website. Some Sponsors may choose to add additional local rules and opportunities. Please ask Your Sponsor to see if such local rules are applicable to Your participation in the Program.
11. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of Your Account following receipt of these Rules will indicate Your agreement to these Rules.



SCORECARD®

...BECAUSE LIFE SHOULD BE REWARDING!



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KICK BACK & REWARD YOURSELF!

Your cable bill is due, the car needs an oil change and it's your niece's birthday. Use your **ScoreCard Rewards** card to make those routine purchases and watch the rewards roll in!

It's simple, for every qualifying purchase* made using your **ScoreCard Rewards** card, you earn a CashBack reward!

*Qualified purchases do not include cash advances, balance transfers, convenience checks or returns.

The **ScoreCard CashBack** program is an automatic feature of your card, so choose this card for all purchases and enjoy your reward! You'll be amazed at how quickly your CashBack adds up!

To view your rewards balance and browse all redemption options, please log in online at:

ScoreCardRewards.com