



## Combine your ScoreCard Bonus Points for Greater Reward Options!

The ScoreCard Householding program feature allows you to combine Bonus Points from multiple qualified accounts for purposes of redemption. Householding your Bonus Points is easy. Login to [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com) and fill in the online Householding Request Form at your convenience.

### Householding Program Terms and Conditions

1. Unless otherwise indicated, all standard ScoreCard® Bonus Point Program Rules apply.
2. As provided in these Householding Term and Conditions ("Terms"), account holders ("Account holder", "You" and "you") have the ability to combine Bonus Points from multiple accounts as indicated by your financial institution ("Accounts") into one combined household account ("Household") for the purpose of redemption ("Householding Program").
3. Your financial institution ("Sponsor") has the right to: (i) select Accounts that may participate in Householding ("Qualifying Accounts"), (ii) determine which accounts within a Household are eligible to redeem Househeld Bonus Points, and (iii) modify, suspend, or cancel Householding at any time without notice, restriction or penalty.
4. Requests to create a Household can be made by submitting an application via the ScoreCard program Web site at [www.scorecardrewards.com](http://www.scorecardrewards.com).
5. Your Householding request will typically be processed within three (3) business days of receipt. Notification of the application decision will be provided to the primary account holder listed on each of the accounts included in the Householding Program application.
6. A minimum of two (2) Accounts are required to create or maintain a Household.
7. Householding applications will be evaluated based on criteria set forth by the ScoreCard Program Sponsor.
8. Submission of your application to create a Household implies you have read and agree to abide by these Terms. You also acknowledge that you have the consent of all other primary Account holder(s) on any accounts you wish to include in your Householding application.
9. Each Household must have a primary account ("Head of Household") assigned.
10. Accounts must be open and in good standing (i.e., not cancelled or terminated by either party, delinquent, or otherwise not available for use) at the time the Householding Program application is processed in order to be considered eligible.
11. A Household will be dissolved in the event the Head of Household is cancelled or terminated by either party, or permanently unavailable for use. When this occurs, Bonus Points will be returned to each account in the Household ("Contributing Accounts") based on their individual contributions made less any points adjusted, redeemed, or expired (if applicable).
12. Only authorized Account holder(s) may submit redemption requests. Bonus Points may only be redeemed: (i) in the order in which they are earned, and (ii) based on contributions made by Qualifying Accounts which are open and available for use.
13. All Bonus Points earned by Contributing Accounts, which are cancelled or terminated by either party, delinquent or otherwise unavailable for use, will not be available for redemption until the status is resolved and the Contributing Account is again considered open and available for use.
14. In the event an award is returned, all Bonus Points redeemed for that award will be returned to the Head of Household Account.
15. A Contributing Account may be removed from a Household based on the request of the primary Account holder listed on the affected Contributing Account. Once removed, the Contributing Account maintains any Bonus Points it contributed to the Household Account net any Bonus Points adjusted, expired, or redeemed (if applicable) by the account or other accounts in the Household. The Household Bonus Point balance is reduced by all Bonus Points returned to the former Contributing Account.
16. The Head of Household cannot be removed from a Household without first establishing another Account as the Head of Household.
17. In the event the Account of the Head of Household is transferred or reissued, the newly issued Account will assume the role of Head of Household, as long as it meets all criteria necessary for inclusion in the Household. When a Contributing Account is transferred or reissued, the new Account will maintain participation in the Household, as long as all criteria for inclusion in the Household have been met.
18. You may elect to not participate in Householding by notifying Award Headquarters Customer Service at 1-800-854-0790.
19. All Householding Program Terms and Conditions determinations are final. Use of your Account after inclusion in a Household signifies your full agreement to the Terms set forth herein.