

ScoreCardSM Cash Back Program Rules

1. Every dollar in purchases “You” (see paragraph 7) make with your card to your Visa or MasterCard account covered by this ScoreCard Cash Back Program (“Program”) and that appears on your statement during the Program period, earns cash back credit as provided for in these Rules, under your financial institution’s (“Sponsor’s”) most current cash back schedule. Cash back is earned with purchases made by You beginning on the first day in which your Program begins and is posted to your account annually. Contact your Sponsor for full details on eligibility dates.
2. Your periodic statement will normally include a year to date accounting total of your cash back credits but may be adjusted as provide for in these Rules. Cash back credits will be deducted from your current total of credits earned for corresponding retail purchase returns posted to your card account.
3. Your card account must be open and clear (i.e. not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time each year cash back credits are posted by your Sponsor. Otherwise, your cash back credits will be forfeited. Cash back credits are not exchangeable or transferable.
4. This Program may be modified, suspended or cancelled at any time without restriction or penalty. Cash back 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.
5. Despite our best efforts to ensure accuracy, printing errors involving the Program occasionally occur. We reserve the right to correct such errors at any time even if it affects cash back credits already posted to your account.
6. You agree to hold Financial Institution Benefit Associations, Inc. (“FIBA”), Equifax Card Services, Inc. (Equifax”) and any vendors associated with the Program, as well as any card association that your Sponsor is a member of, totally harmless if your Sponsor fails to meet its contractual and other obligations with FIBA or Equifax, which results in the Program being interrupted or terminated prior to any cash back credits being awarded to you.
7. This program is available to VISA[®] and MasterCard[®] account holders (“You”) whose Sponsor (i) has enrolled as a sponsoring member of FIBA and (ii) has contracted with FIBA for this Program for You. All Program Rule determinations by FIBA are final. Your use of your card following receipt of these Rules will indicate your agreement to these Rules.