

ScoreCard® Bonus Point Program Rules

1. As provided in these rules ("Rules"), account holders ("You" or "you") earn (1) Point in the ScoreCard® Program ("Program") for every dollar in qualifying purchases that you (i) charge to an eligible credit card account covered by the Program ("Account"), and (ii) that appears on your statement during the Program Period. Purchases that are returned do not qualify for Points. No Points 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 financial institution ("Sponsor") for full details on the Program Period dates during which you are eligible to earn Points.

2. Points can be used to order the merchandise/travel awards ("Award(s)") available in the current Program. You may select Awards from any level, as long as You have a sufficient number of Points available in your account as of the date of your most recent earnings statement. Point 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 alternate selection or may return your Points to your account.

3. Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing your order. A street address and daytime phone contact number are required to process an order. Shipments cannot be made to a post office box or outside the United States and eligible territories. If you have an APO address, please contact ScoreCard Award Headquarters for details regarding merchandise options and shipment.

4. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A product which is received damaged or defective may be returned to the shipper within thirty (30) days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product.

5. Applicable manufacturers' warranties will be included with your Award. Warranty claims must be directed to the manufacturer. SPONSOR, FINANCIAL INSTITUTION BENEFIT ASSOCIATION, INC. ("FIBA"), FIDELITY CARD SERVICES, INC. ("FIDELITY") OR "PROGRAM ADMINISTRATOR" AND ANY ASSOCIATION, YOUR SPONSOR IS A MEMBER OF ("ASSOCIATION") MAKE NO PRODUCT REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF PRODUCTS AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. FIDELITY AND FIBA WILL NOT BE LIABLE FOR ANY DEFECTS IN THE AWARDS OR DAMAGES RESULTING FROM USE OF THE AWARDS.

6. Points have no cash value. Points in this Program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an Award and cannot be earned from or transferred to any other credit card, account or rewards program.

7. Your earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Your credit card may be charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available in the event You redeem unearned Points.

8. Your account must be open and in good standing (i.e. not cancelled or terminated by either party, delinquent or otherwise not available to use for charges) 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.

9. Despite the Program's best efforts to ensure accuracy, printing errors occasionally occur. The Program reserves the right to correct such errors at any time even if it affects a pending Award redemption.

10. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which affect Point accrual and which expire Points based on the Point term, age and expiration date of the selected option(s). You will be notified of Point accrual and/or Point expiration Program changes. Award orders must be received on or before the Program end and/or expiration dates. Contact your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

11. You agree to hold FIBA, Fidelity, any Association and any vendors associated with the Program totally harmless if your Sponsor fails to meet its contractual and other obligations with FIBA or Fidelity, which results in the Program being interrupted or terminated prior to You having the opportunity to redeem your Points or receive your Awards. You also agree to hold FIBA, Fidelity, Sponsor and Association harmless if an Award vendor or provider files for bankruptcy, or otherwise goes out of business, after You have redeemed your Points for an Award from the vendor or provider but before You are able to receive or use the Award.

12. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Your award will usually be delivered within 4-6 weeks of processing your order. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay the associated additional delivery fees by credit card. You are responsible for Federally-imposed airline security fees as well as any surcharges or additional fees as may be imposed by the airlines or aviation authority and must pay them by credit card at the time of the reservation booking.

13. Some Sponsors may choose to add additional local rules and Program opportunities. Please ask your Sponsor to see if such local rules are applicable to your participation in the Program. A complete and definitive list of Program Rules is available from your Sponsor.

14. The Program Administrator shall resolve all questions of what constitutes an eligible charge. All Program Rule determinations by the Program Administrator are final. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.



Item	Points	Item #
One free weekend day - midsize car	4,500	81-0208
Two free weekend days - midsize car	8,400	81-0219
Three free weekend days - midsize car	12,000	81-0220
One free week - midsize car	30,000	81-0160
One free week - luxury car	42,000	81-0225



Item	Points	Item #
Two free two-car class upgrades on a compact to full size 4-door car	3,000	81-0047
Three free weekend days on a compact to full size 4-door car	12,000	81-0048
One free week rental on a compact to full size 4-door car	27,500	81-0049

Travel Certificates

Order travel certificates for hotel stays or car rentals using the attached order form. Log onto www.scorecardrewards.com for additional certificate options and printable rental car coupons!

Certain restrictions apply to all certificates.

See www.scorecardrewards.com for terms and conditions. Complete terms and conditions are provided with your certificate.

Terms and Conditions

Air Travel Information

1) All offers from ScoreCard travel services are subject to the terms and conditions below, and other conditions specified herein. Consult your ScoreCard travel services representative for complete details. 2) Universal Ticket offers are available exclusively through ScoreCard travel services and can be booked at 1-800-842-3006 between 9:00 am – 9:00 pm, Monday through Friday, 9:00 am –4:30 pm, Saturday and Sunday Eastern Time, excluding January 1, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and December 25. Cruise and Vacation package bookings available Monday – Saturday. 3) Cardholders must have the required number of Bonus Points needed to order through Scorecard travel services for one



Item	Points	Item #
Purchase one main entrée, get one free	2,500	81-0204
One Fairfield Inn Night Award	14,000	81-0447
One Flex Any day Award	18,500	81-0566
One Premium Anytime Award	29,000	81-0567
One Worldwide Night (anytime)	50,000	81-0568



Item	Points	Item #
One free night at any of 153 properties worldwide	18,000	81-0323
One free night at any of 191 properties worldwide	26,000	81-0354
Three free nights at any of 153 properties worldwide	52,500	81-0376

round-trip coach class airline ticket on a single scheduled carrier. Tickets may be issued for travel to an applicable destination from any airport serviced by scheduled airlines within the contiguous 48 United States.

4) All airline ticket awards issued in exchange for ScoreCard Bonus Points are non-refundable and non-changeable after ticket issuance. 5) Lost, stolen or otherwise destroyed airline ticket awards will not be replaced. 6) All international airline ticket award eligible destinations under the ScoreCard program are subject to change without prior notice. 7) ScoreCard acts solely as the sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. 8) Companion tickets purchased through the ScoreCard program will incur a \$22.50 per ticket processing fee. 9) An \$8.00 delivery charge will apply to all tickets or documents sent via "express or trackable" type mail. 10) All Government imposed fees and airline imposed surcharges are the responsibility of the cardholder and must be collected at the time of booking. 11) Cardholder will be responsible for all Canadian government imposed tax and fees in addition to all airline imposed surcharges, which vary by destination.

Universal Ticket

1) Travel reservations and ticketing must be made at least 30 days prior to Cardholder's actual departure date, but not more than 330 days in advance. 2) A Saturday night stay must be included in the travel itinerary. 3) Return travel must be initiated within 30 days of departure.

4) Reservations shall also be subject to airline availability for advance fare category seating, non-refundable type tickets for the travel dates specified. 5) ScoreCard travel services reserves the right to choose the airline and routing on which to reserve and ticket Cardholders.

Universal First Class/Business Class Ticket

Cardholder is responsible for any overages above the maximum ticket amount, a \$30.00 per ticket transaction fee applies and all tickets must originate in one of the 48 contiguous U.S. states.

Universal All Inclusive Ticket

Universal All Inclusive awards are available within the 48 contiguous states. Travel Reservations and ticketing must be made at least 21 days in advance. All other terms and conditions of the Universal Ticket award applies. All other terms and conditions of the Universal Ticket award applies.

Point Saver Ticket

Point Saver Awards are available within the 48 contiguous states. Point Saver Tickets are subject to the same terms and conditions that apply to the Universal Ticket award. Point Saver Tickets are subject to fares and Terms and Conditions of Airlines. Cardholder will pay first \$200 of ticket cost at time of booking.

Everyday Award

Everyday Awards are available for travel within the 48 contiguous states. Everyday Awards provide the next available seat when there are no advance fare category tickets available. Everyday Awards are subject to the same terms and conditions that apply to the Universal Ticket award.

Full Option Ticket

The Full Option Ticket is available when a cardholder is unable to meet the requirements for the Universal Ticket award. This includes a request for a specific airline, open jaw, or travel dates which do not include 30-day advance reservations or Saturday night stay. The Full Option Ticket is subject to fares and terms and conditions of the airlines. Full Option Tickets require a \$25 fee and allow a credit toward any airline ticket available from any airline. Any ticket that costs over the credit amount will be issued, however, the excess amount above the credit will be paid by the Cardholder at the time of booking. Full Option Tickets for International and Domestic bookings allow up to a \$325 or \$825 credit.

Bonus Points Offers

1) Double Bonus Points will be awarded for the purchased portion of all ScoreCard cruises when paid with cardholder's ScoreCard account. The additional points will be awarded after final payment is made. Please allow 4-6 weeks for processing. 2) All air travel companion ticket purchases will be awarded double Bonus Points when purchased using cardholder's ScoreCard account. Please allow 4-6 weeks for processing.

ScoreCard Cruises

1) Only one Dollars Off Cruise Award may be applied per cabin booked. 2) Minimum cruise price is per cabin excluding port charges, taxes and fees. 3) Port charges, Government taxes and fees (which consist of all taxes and fees imposed by U.S. and foreign governmental and quasi-governmental authorities, including without limitation U.S. Customs and Immigration fees, ship passengers international departure tax, airport passenger facility charge, flight segment fees, and international arrival and departure taxes), airfare, transfers, shore excursions, medical services, items of a personal nature (such as gratuities, some beverages, certain specialty restaurants,

gift shop purchases, gambling, beauty salon/barber shop/spa services, laundry, photographs, email, internet and fax, etc.) are the responsibility of the Cardholder. 4) Cruises are non-refundable, non-cancelable and non-transferable. Once redeemed, Bonus Points may not be added back to your ScoreCard account. 5) Please check with ScoreCard travel representatives for any documentation requirements or other restrictions associated with cruises. It is the guest's responsibility to obtain appropriate documentation, visas, and passports. 6) An \$8 delivery charge applies if overnight delivery of documents is requested. ScoreCard maintains no responsibility for lost or stolen tickets or documents. 7) ScoreCard will not be liable for delays or cancellations caused by strike, labor disputes, mechanical difficulties, government actions, weather, or any other causes beyond ScoreCard's control. 8) ScoreCard is not responsible for the cruise line's adherence to its published arrival and departure times for any of its ports of call or itinerary changes. 9) ScoreCard is not responsible or liable for personal injury or property damage arising from the selection of any mode of transportation, accommodation, excursion or activity.

Vacation Packages and Experience Awards

1) Experience Awards are for one or two people sharing one room depending on award and may be subject to limited availability. 2) Reservations must be made a minimum of 31 days in advance and may require a Saturday night stay. 3) Point values are valid for travel through 12/31/08 unless otherwise indicated for Experience Awards, subject to availability, and holiday blackout dates may apply. 4) During peak holiday travel periods, availability may be strictly limited due to supplier capacity. Package surcharges may apply per person during peak holiday travel periods. Other restrictions may apply. 5) Customers may purchase additional packages, hotel nights or rental cars. ScoreCard Travel Services will attempt to secure the best available companion rate at the time of booking. Child, single, triple and quad rates are available upon request. 6) Participating hotel locations are subject to change without notice. 7) Hotel vouchers may not be extended or used to pay for food, beverage, parking, service charges, other taxes, or any incidental expenses. Hotel vouchers are like cash and cannot be replaced if lost or stolen. Rental car vouchers exclude fuel, taxes, other surcharges, license and concession recoupment fees, airport fees, and any other optional items. Renter must meet standard driver age, and credit requirements. 8) Packages do not include ground transportation (unless car rental is specified), hotel gratuities, hotel and room incidental costs, resort service fees if applicable, additional hotel rooms and, if applicable, any fuel surcharges that may be levied by an airline. 9) An \$8 delivery charge applies if overnight delivery of documents is requested. ScoreCard maintains no responsibility for lost or stolen tickets or documents. 10) For packages that include airfare, ScoreCard travel services reserve the right to choose the airline and routing on which to reserve and ticket Cardholders. 11) Once reserved, package is non-refundable and any changes may result in assessment of an airline change fee or any fees assessed by hotels/resorts as applicable. 12) These awards have no cash value. 13) Only one Dollars Off Vacation Award may be applied per vacation package reservation. 14) The minimum vacation package price excludes taxes and fees. 15) Please check with ScoreCard travel representatives for any documentation requirements or other restrictions associated with Vacation or Experience Awards. It is the guest's responsibility to obtain appropriate documentation, visas, and passports. 16) ScoreCard is not responsible or liable for personal injury or property damage arising from the selection of any mode of transportation, accommodation, excursion or activity.

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Relax, Reconnect & Explore with



Earn Bonus Points for all of your purchases and then plan your next getaway – on us! Use your Bonus Points for award options that include cruises, air travel, hotel stays, car rentals, vacation packages, experience awards and more. Keep this catalog for quick reference or log onto www.scorecardrewards.com for a full list of awards.



Where will your dream take you?

Redeem ScoreCard Bonus Points for dream-come-true life experiences. If your idea of fun is taking in a sport playoff game or diving in Belize, ScoreCard has Experience Rewards from mild to wild. For a complete list of fun and exciting Experience Rewards, go to www.scorecardrewards.com.

Kick back on a cruise or a vacation package!

Use your ScoreCard Bonus Points to get great discounts on cruise or vacation packages. You may redeem Bonus Points under the “Dollars-Off Award” program for savings up to \$800. You select the destination or itinerary and a ScoreCard travel representative will help you on your way to a fabulous vacation or cruise. Plus you’ll earn Double Bonus Points when you use your ScoreCard to pay for your discounted cruise ticket.

View cruise and vacation package awards online and then call travel services to book your next memory!



Airline Ticket Options

Universal Ticket™

Our signature Universal Tickets will give you worldwide possibilities. Advance fare category coach seating with Saturday night stay and 30 day advance notice is all you need to book your travel. Remember – purchase your companion ticket at the same time with your ScoreCard and we’ll give you double Bonus Points. Select your destination, book your travel (via phone or online), pack your bags and enjoy...you deserve it!

Universal from the 48 contiguous states

Destination	Points	Item #
Hawaii inter-island	18,000	81-0429
Within the 48 States	35,000	81-0141
Canada	45,000	81-0400
Mexico/ Caribbean	60,000	81-0143
Alaska	75,000	81-0145
Hawaii	75,000	81-0145
Europe	90,000	81-0401
South America	110,000	81-0435
Asia*	120,000	81-0149
Eastern Europe	129,000	81-0638
Middle East	139,000	81-0639
Africa	208,000	81-0637
Australia/ New Zealand	240,000	81-0604

Universal from Honolulu or Anchorage

Destination	Points	Item #
Europe	130,000	81-0423
South America	160,000	81-0427

Universal

Destination	Points	Item #
Between West Coast Cities and Hawaii	60,000	81-0608

* Award includes Honolulu departure. View city destination options online.

Universal All Inclusive Ticket

This ticket offers all of the extensive domestic destination options of the traditional Universal Ticket with a little extra! All security fees and fuel charges are bundled into this ticket. There are no out of pocket expenses! In addition, you only need 21 days advance reservation. Tickets are for coach tickets in the advance fare category with Saturday night stay required.

Destination	Points	Item #
Within the 48 States	40,000	81-0663

Everyday Award Ticket

The next available coach seat is yours when there is no advance fare category seat available. Saturday night stay required. Reservations must be made 30 days in advance.

Destination	Points	Item #
Within the 48 States	50,000	81-0900

Point Saver Ticket

Combine points and \$200 for the purchase of a coach ticket. Advance fare category and Saturday night stay required. Reservations must be made 30 days in advance.

Destination	Points	Item #
Within the 48 States	21,000	81-0804

Full-Option Ticket

Can't book 30 days in advance? Can't stay over Saturday night? Then this is the option for you! With a Full-Option ticket, you'll receive a \$325 or \$825 credit toward any airline ticket to any destination on virtually any airline at any time with no restrictions! \$25 booking fee required. \$325 Credit: 35,000 Points: Item #81-0404 \$825 Credit: 90,000 Points: Item #81-0618

First Class and Business Class Tickets

Award information available online.

View all travel award descriptions and associated terms and conditions online at www.scorecardrewards.com.



Earn Double Bonus Points!

Buy an airline ticket for your travel companion and you'll earn double Bonus Points when you pay with your ScoreCard. Companion ticket purchase must be made at time of redemption and with ScoreCard travel services.

Featured New Awards...

VIP FarePass Membership

VIP FarePass members enjoy savings of over \$1000 including a free companion air ticket and a \$100 hotel voucher! Members also receive great deals on hotels, car services, theatre tickets, gifts and more.

Easy Online Hotel Redemption

Redeem for a 2- or 3-night stay certificate and then book online from over 25,000 hotels and resorts worldwide.

Priority Pass Airport Lounge Access

Get the most out of your airport time. Check email, enjoy a snack or sit and relax. Any airline. 500 Clubs. One Membership. Three levels to redeem from.

Redeem your Universal Ticket, purchase airline tickets and book car rental and hotel reservations online at your convenience. For personalized service call a ScoreCard travel representative at **1-800-842-3006**. For additional reward information visit www.scorecardrewards.com.

Please cut on dotted line, enclose in envelope and mail to:

ScoreCard® Award Headquarters, P.O. Box 31504, Tampa, FL 33631-3504 • (800) 854-0790

Award Order Form PLEASE PRINT CLEARLY

Card Account Number	Item #	Award Description	Color/Size	Qty	Pts Required
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>					
Last Name First Name MI.		Street Address (Do not use P.O. Box - Give Street Name and Apartment Number)			
City State Zip		Home Phone			
Daytime Phone		Social Security No. (last four digits only)			
Card Sponsoring Institution		Date			
Signature (Required)		E-mail Address			
Total Points Required					

Your order cannot be processed if this order form is not signed and/or if you have not provided complete information including your card number, last four digits of your Social Security number and street address (No P.O. or A.P.O. Boxes). Submission of your order signifies that you have read and agree to abide by the ScoreCard Bonus Points Program Rules. Email addresses will be used to send award certificates and/or award confirmations as well as program marketing information.