

Householding Terms and Conditions

1. Unless otherwise indicated, all standard ScoreCard® Bonus Point Program Rules apply.
2. The following terms and conditions have the meanings set forth below and apply to all Householding Rules. Additional terms are defined elsewhere in these Householding Rules.
 - a. Householding: The ability for Program participants to combine Bonus Points from multiple qualifying accounts into one combined household account (“Household”).
 - b. Household: A group of qualifying accounts (“Qualifying Account(s)”) participating in Householding; or the action or ability to combine or group Qualifying Accounts together.
 - c. Qualifying Account: Any eligible financial account or product/service designated by your financial institution (“Sponsoring Member”), which meets all Program Rules and requirements.
 - d. Head of Household: The designated primary account of a Household.
 - e. Primary Account Holder: The primary person responsible for an account; the first person listed or named on an account.
 - f. Contributing Account: A secondary account that participates in or contributes to the Household account.
 - g. Requestor: The person submitting the Household Application request.
3. As provided in these Householding Rules, account holders (“Account holder”, “You” or “you”) have the ability to combine Bonus Points from multiple accounts (“Accounts”) as indicated by Sponsoring Member into one combined Household account for greater reward options (“Householding Program”).
4. Sponsoring Member 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 Household Bonus Points, and (iii) modify, suspend, or cancel Householding or the Householding Rules at any time without notice, restriction, or penalty.
5. Requests to create or join a Household can be made by submitting an application via the ScoreCard website.
6. In order for a Household Application to be processed, the Requestor’s account must also be included on the application as either the Head of Household, or Contributing Account.
7. Your Householding application will typically be processed on the same day; however please allow up to three (3) business days of receipt for processing. Notification of the application decision will be provided to the person(s) listed and named on each of the Accounts included in the Householding Program application; and will be electronically communicated upon

application submission on the website, as well as via electronic mail. Sponsoring Member has the right to accept or deny any application request without restriction or penalty.

8. A minimum of two (2) Accounts are required to create or maintain a Household.
9. Household applications will be evaluated based on criteria set forth by the Sponsoring Member.
10. By submitting your application to create a Household, you certify that 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 the Household application (when applicable).
11. Each Household must have a Head of Household assigned.
12. Accounts 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 the Household Program application is processed in order to be considered eligible. Sponsoring Member may choose based on its discretion on whether or not to accept, deny, or process applications that do not meet the established program guidelines and rules.
13. A Household will be dissolved in the event the Head of Household's Account is cancelled or terminated by either party, or permanently unavailable for use. When this occurs, Bonus Points will be returned to each Contributing Account in the Household based on their individual contributions made less any Bonus Points adjusted, redeemed, or expired (if applicable).
14. Only Account holder(s) authorized by Sponsoring Member may submit redemption requests. Bonus Points shall 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. The redemption of Bonus Points shall be subtracted based on the first-in, first-out (FIFO) approach, meaning those earned first will be the first points subtracted from the applicable cardholder(s) total point balance.]
15. All Bonus Points earned by Contributing Accounts that 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.
16. In the event an award is returned, all Bonus Points redeemed for that award will be returned to the Head of Household Account.
17. 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 removed Contributing Account.

18. In any event the Head of Household Account is to be removed or disassociated from a Household, a new Head of Household Account must first be established in order to keep the Household intact; otherwise, the Household will be dissolved and all Bonus Points will be returned to the Contributing Account. 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 removed Contributing Account.
19. In the event the Head of Household Account 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.
20. In order to remove an account or to not participate in Householding, you must contact your financial institution.
21. All determinations regarding these Terms are final. Use of your Account after inclusion in a Household signifies your full agreement to these Rules.