

SCORECARD CASHBACK 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 CashBack Program (“Program”) and that appears on your statement during the Program period, earns CashBack credit as provided for in these Rules, under your financial institution’s (“Sponsor’s”) most current CashBack schedule. CashBack 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 CashBack credits but may be adjusted as provided for in these Rules. CashBack 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 CashBack credits are posted by your Sponsor. Otherwise, your CashBack credit will be forfeited. CashBack credits are not exchangeable or transferable.

4. 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.

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 CashBack credits already posted to your account.

6. You agree to hold Financial Institution Benefit Association, Inc. (“FIBA”), Fidelity National Card Services, Inc. (“FIS”) 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 FIS, which results in the Program being interrupted or terminated prior to any CashBack 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.



SCORECARD CASHBACK

Receive a portion of every dollar you spend back in an annual reward.

CONCIERGE SERVICE

1-877-860-1099

Make dining, performance and golf reservations worldwide with a single phone call.

\$1,000,000 TRAVEL ACCIDENT INSURANCE

Pay for your travel with your Platinum Preferred card and you are automatically covered.

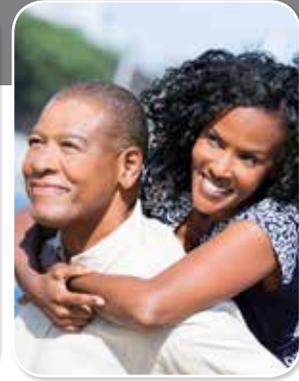
CUSTOMER SERVICE

1-800-615-1161

With your Platinum Preferred Card, you'll receive enhanced customer service 24 hours a day, 365 days a year.

PLATINUM HAS ITS PRIVILEGES...

SCORECARD®



...AND THE BENEFITS YOU DESERVE.

Whether traveling, shopping or planning a special evening out, no other credit card gives you such exclusive privileges. From ScoreCard® CashBack Rewards to Concierge Service to \$1,000,000 Travel Accident Insurance, your Platinum Preferred card delivers for any occasion.

SCORECARD CASHBACK

As a Platinum Preferred cardholder, you receive a reward every time you use your card for purchases. Any qualified* purchase – big or small – earns you CashBack. And no other card makes earning CashBack easier than your Platinum Preferred card. You can start earning now just by using your card when you make a purchase and your CashBack reward is paid annually! Look for more information periodically in your card statement.

CONCIERGE SERVICE

Platinum Preferred cardholders can enjoy privileges and conveniences like those found at fine hotels, right from your own home, office or travel destination.

Access to all of these services is available from the convenience of a toll-free line dedicated to Platinum Preferred cardholders. Arranging a dinner, planning a golf outing or obtaining tickets to a special event is as close and easy as a phone call to **1-877-860-1099**.

TRAVEL ACCIDENT INSURANCE

When you use your Platinum Preferred card to purchase your entire travel fare on a common carrier, you're automatically covered with \$1,000,000 of Travel Accident Insurance. See your description of coverage for complete coverage details.

PLATINUM PREFERRED SERVICES INCLUDE:

- Limousine Reservations and “Meet and Greet” Services
- Global Dining Referral and Reservations
- Golf Course Information and Reservations
- Performance & Special Events Information & Reservations
- Business-Related Research to Flower & Gift Delivery

CUSTOMER SERVICE

As a Platinum Preferred cardholder, you have access to a preferential customer service center that operates 24 hours a day, 365 days a year, for everything from general account information to fee inquiries. A team of specialists provides enhanced customer service and can accommodate any special request. You can reach them at **1-800-615-1161**.

PLATINUM PREFERRED... no other credit card performs with such prestige.