

Frequently Asked Questions Regarding the ScoreCard® Rewards Program

General Program Q&A

Q: What is ScoreCard?

A: ScoreCard is a rewards program offering Bonus Points, or “Points,” for qualifying purchases. Points can be redeemed for a variety of items, such as merchandise, airfare, hotels, travel packages and more (each, an “Award”).

Q: How do I sign on to the ScoreCard rewards program Web site?

A: Go to www.scorecardrewards.com. You may enter your last name, first name, last eight digits of your rewards account number and zip code. Or, you can choose to set up a username and password. Incorrect username/password entries will not lock you out of the site. Simply enter the site with first name, last name, last eight digits of your rewards account number and zip code. Once you are in the site, navigate to “My Info” to modify your username and password. You may also browse the site by clicking the **Browse** button on the login page.

Q: How do I know how many Points I have?

A: Point balances are always available at www.scorecardrewards.com or you may call Awards Headquarters at 1-800-854-0790 to verify your balance.

Q: How do I earn Points?

A: Simply use your ScoreCard credit or debit card, “rewards card,” for your purchases. You will earn Points based on your qualifying net purchases (retail purchases minus returns and/or other related credits). You will earn Points as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding). You do not earn Points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. Credits to your account (such as for returns of purchases) will reduce the Points available in your account.

Q: How am I notified of the number of Points that I have accumulated?

A: Points information is communicated in an easy-to-read format on your quarterly statement or on your credit or debit card statement. You may also obtain Points information by visiting www.scorecardrewards.com or by calling Award Headquarters at 1-800-854-0790.

Q: If I don’t have enough Points for the Award I want, can I buy the extra Points I need?

A: No. A sufficient number of Points must be available in your account to redeem the Award you want. Points are not available for purchase.

Q: When can I order Awards?

A: You may order Awards anytime as long as your account is in good standing (that is, not delinquent, in default, closed, canceled, blocked, suspended or otherwise inactive and not available for use as a source of funding) and you have enough Points to redeem the requested Award. Redemption items start at 2,000 Points.

Q: How do I order Awards?

A: For merchandise Awards, you can print an order form from www.scorecardrewards.com. Simply complete the form, including all information requested, and mail to the address printed on the form. You may also order merchandise Awards using the online shopping feature at www.scorecardrewards.com. Hotel and car rental certificates may be obtained by completing the order form found online at www.scorecardrewards.com. Please allow four to six weeks for delivery of car rental/hotel certificates. Certificates can be express mailed for a fee. Travel Awards, airline tickets, vacation packages, and cruises may be ordered by calling 1-800-842-3006 and speaking with a Travel Services representative. You may also use the online travel-booking site to obtain select “Universal Ticket” Awards (for a summary explanation of “Universal Ticket” or “Universal All-Inclusive Ticket,” see below). In addition, you may purchase additional airline tickets and make car and hotel reservations online. If you prefer, Travel Services counselors can assist with booking both purchased as well as redeemed Awards travel items.

Q: Whom should I contact if I have questions about redeeming Points under the ScoreCard program?

A: Call Award Headquarters at 1-800-854-0790.

[Merchandise Awards Q&A](#)

Q: If I order more than one item, will they be shipped together?

A: We cannot guarantee that items will be shipped together. You may receive several shipments to complete your order.

Q: What if the item I order is not available?

A: Sometimes ordered items are on backorder with the manufacturer. If the backorder is for a short period, such as for no more than a couple of weeks, we will notify you of your backorder status and ship the item once it is again available to us. If the backorder status is going to be longer, we may contact you to allow you to select an alternate Award, or you may elect to cancel your order and have the Points added back to your account.

Q: For merchandise redemptions, how long after I place my order should I expect to receive the ordered items?

A: Generally, merchandise Awards will be shipped from the Award Headquarters via a parcel delivery service or by the U.S. Postal Service, and should arrive no more than four to six weeks after your order is received. Some items may be shipped directly from the manufacturer. You will be notified if there is a delay in filling your order. Please note that shipments cannot be made to a post office box or outside the United States.

Q: What happens if my merchandise Award arrives damaged?

A: Please check your packages closely for any apparent damage before signing to accept a package. If there is damage, please write a note on the delivery receipt before signing to accept the package. If after you open the package you find the merchandise is damaged, please follow the directions on the packing slip included with your shipment and notify Award Headquarters. You will be given instructions and a return authorization number to return the merchandise for replacement. Merchandise which is received damaged or defective may be returned within 30 days of receipt for replacement. Please refer to your **Terms, Conditions and Program Rules** for additional

requirements.

Q: What is the merchandise Award return policy?

A: Your satisfaction is assured by our 100% guarantee. We want to make sure that your experience is the best possible. If you are not satisfied for any reason, simply:

- Return within 30 days of receipt. Please obtain a return authorization number and shipping information from ScoreCard Award Headquarters by calling 1-800-854-0790. Please be sure to enclose all original packing materials when returning the Award.
- We will issue a replacement or refund Points upon our receipt of the returned item.
- When mailing inquiries to ScoreCard Award Headquarters, please include the following information:
 - Card number
 - Name
 - Complete address
 - Daytime and evening telephone numbers
 - E-mail address
 - Item number in question

Note: Always notify ScoreCard Award Headquarters of any damages or missing components. Please indicate a daytime and evening phone number and e-mail address.

Q: Will any manufacturer's warranties apply to my Award(s)?

A: Most merchandise is covered by a manufacturer's warranty. Please retain your packing slip as proof of purchase. For extended warranties or product-specific inquiries or repair, you may call the manufacturer directly.

Q: Where can I get a complete list of available merchandise Awards?

A: Find a complete list at www.scorecardrewards.com.

Travel Awards Q&A

Q: Can I purchase a ticket for a companion?

A: Yes you may. You will be rewarded with double Points on all companion ticket purchases made using your rewards card, as long as you buy the companion ticket at the same time you redeem your Points for a ticket.

Q: Is the federally imposed security fee included with my airline ticket?

A: No. Like other airline frequent flyer ticket awards, you are responsible for that security fee, unless redeeming for the Universal All-Inclusive Ticket (described below). The fee will be collected at the time of booking. The fee is \$2.50 per segment flown, not to exceed \$5.00 per one-way or \$10.00 per round trip. You may pay the fee using your rewards card.

Q: How many airline Award options do I have?

A: There are several options to accommodate most travelers' needs. The chart below lists the various airline travel Award options and the general terms of each category. See www.scorecardrewards.com for full Award descriptions and Point requirements.

Airline Travel Award Options	General Description (Additional terms and conditions may apply.)
Universal Ticket	U.S. 48 contiguous states, Hawaii, Alaska and international flight options. Some restrictions apply. Fuel and security fees paid by cardholder. You may book your ticket online at www.scorecardrewards.com or call Travel Services at 1-800-842-3006.
Universal All-Inclusive Ticket	U.S. 48 contiguous states, Hawaii and Alaska destinations. Some restrictions apply. Fuel and security fees paid using Points. You may book your ticket online at www.scorecardrewards.com or call Travel Services at 1-800-842-3006.
Full Option Tickets	No restrictions. Points redeemable for a \$325.00 or \$825.00 credit for domestic or international travel, towards the purchase price of a ticket. Additional \$25.00 booking fee. You may book your ticket by calling Travel Services at 1-800-842-3006.
Point Saver Ticket	Cardholder pays the first \$200.00 for the purchase of a Universal Ticket for travel within the U.S. 48 contiguous states, and pays the balance using Points. Some restrictions apply. Fuel and security fees paid by cardholder. You may book your ticket by calling Travel Services at 1-800-842-3006.
Everyday Award	Provides the next available seat when advance fare category Award seats are unavailable. Points to obtain an Everyday Award are equal to those required for a Universal Ticket plus an additional 10,000 Points. Some restrictions apply. Fuel and security fees paid by cardholder. You may book your ticket by calling Travel Services at 1-800-842-3006.
First Class/Business Class Ticket	Ticket must originate in the U.S. 48 contiguous states; additional \$30.00 per ticket transaction fee; cardholder is responsible for overages above the maximum ticket purchase price. Refer to www.scorecardrewards.com for maximum ticket purchase prices. Some restrictions apply. You may book your ticket by calling Travel Services at 1-800-842-3006.

Q: Will I always be able to get a ticket using my airline travel Award options?

A: Airlines are experiencing record high fuel and operating costs. To compensate, many airlines have reduced the number of available seats on domestic flights by shrinking their fleets and, in some cases, using smaller aircraft. While this means less fuel burned and reduced operating expense, it also means that all flights may be completely full. With many flights near full capacity you will see fewer open seats when you travel. This means no matter how you reserve your travel booking there are fewer available flights, making advance booking essential for air travel. This applies to your airline travel Award as well as any personal or business air travel not using your airline travel Award.

Q: Are there black-out periods for travel using my airline travel Award?

A: No, unless otherwise specified. However, seats are based on “advance category award space” availability (as described below). We recommend you plan in advance for best availability.

Q: What is an “advanced category award space” ticket?

A: Airlines use various pricing models based on when and how a ticket is purchased. For example, last-minute fares, Internet fares, and 14-day fares are just a few fare categories used by the airlines. Based on program guidelines, the program utilizes space in the 21-day advance fare category for most Awards. If a 21-day advance fare seat is required for an Award, a seat must be available in this category in order to qualify for the Award.

Q: Must I fly on only a single airline?

A: No. We book partnering airlines. Most of the smaller commuter airlines have an agreement with a regional airline or a national carrier to “code share.” That means, for example, that SkyWest Flight #101 is also listed as Aeromexico Flight #204 or United Flight #111. You could have purchased your ticket from any of the three airlines, but it is not transferable to another airline. You can fly anywhere a single code share airline flies, but cannot transfer to another airline. So if the commuter flight you choose is a code share ticket with United, then you can fly wherever United flies, not to cities United does not serve.

Q: How do I make an airline, hotel, cruise, rental car and/or vacation package reservations?

A: Select airline reservations may be made online through the ScoreCard web site, www.scorecardrewards.com. All airline travel Awards may also be redeemed by calling a toll-free phone number, 1-800-842-3006. A voice message will route you to a Travel Services representative. After additional authentication, the Travel Services representative will certify that you have enough Points for the Award you seek and will help you make your reservation. Travel Services representatives can also book reservations for your companions, which can be paid for with your rewards card. Similarly, you can also book cruises as well as vacation packages, rental cars and hotels by calling this number. You may pay any purchase amounts or make reservations with your rewards card.

Q: Why does the ticket cost less on the airline Web site than what Travel Services is charging for a Full Option Ticket?

A: The airlines hold discount fares exclusively for Internet purchase. These are not available for travel agents to sell because they are not published fares in the travel reservation systems.

Q: What is a “Full-Option Ticket”?

A: A Full-Option Ticket provides you with the choice to have your Points applied as a credit (\$325.00 or \$825.00) toward the purchase of an airline ticket to any destination (domestic or international), any class of service, and on most major airlines with no restrictions. International travel must originate from the United States. A Full-Option Ticket requires an additional \$25.00 booking fee and any additional monies owed, up to the full purchase price of the ticket selected. The \$25.00 booking fee is paid to Travel Services at the time of booking, and cannot be paid using Points.

Q: Can I change or return my airline ticket if my plans change after the ticket is issued?

A: You may not return an issued ticket purchased using your airline travel Award options through Travel Services, but you may contact the airline directly for changes. Any change is subject to the rules and regulations of the particular airline and is subject to the change fees and penalties they may impose, if any.

Q: Can I purchase airline tickets or other travel items from Travel Services without using my Points?

A: Travel Services can assist in booking travel which you wish to purchase directly. You can make travel arrangements for cruises, airfare, vacation packages and hotel and car reservations. Travel Services is a full-service travel agency, so they can accommodate all of your travel needs.

Q: Can I book my travel online?

A: Yes! You can obtain a Universal Ticket Award and Universal All-Inclusive Ticket online at www.scorecardrewards.com with your Points. In addition, you can purchase airline tickets and car and hotel reservations.

Q: What is the order process for a hotel or car travel Award certificate?

A: Prior to redeeming Points for a hotel or car travel Award certificate, we encourage you to contact the hotel or car rental location you plan to visit to confirm they will accept the certificate with the discount offered in the certificate. Once confirmed, complete the Award order form located online at www.scorecardrewards.com. Mail the form to the address listed on it, or electronically submit a redemption request at www.scorecardrewards.com. Certificates are usually shipped within four to six weeks of processing your order. Upon receipt of your certificate, make your advance reservation by calling the number listed on the certificate and inform the reservation agent of the certificate. **ADVANCE RESERVATIONS ARE REQUIRED IN ORDER TO USE YOUR CERTIFICATE.** At time of check in, present your certificate with your method of payment for any additional fees.

Q: What are some travel tips to make sure I have the best possible travel experience?

A: Today's travel industry can be hectic and overwhelming. In an effort to minimize travel-related issues, follow these suggestions:

- Book as far in advance as possible.
- Be flexible with your dates.
- When possible, travel during "off-peak" times – seasonal as well as day of the week.
- Before redeeming your Points for airline tickets, continue to check with Travel Services for your desired travel dates. Airlines change seat availability throughout the day.
- At the time you redeem your Points, have several airline ticket Award options available – your primary choice is the Universal Ticket. If this is not available there are other ticket options from which to choose.
- Check in early, using "online check-in" when possible.
- Arrive early to the airport on the day of your flight.
- Understand the airline's cancellation policy in the event you should have to cancel a trip. Travel Services offers non-refundable tickets. Any canceled trips are subject to the individual airline's cancellation policy.
- Visit the Transportation Security Administration (www.tsa.gov) Web site for up-to-date travel information and restrictions.

Service Category Q&A

Preferred Vision Care®

Q. How do I enroll in the Preferred Vision Care (PVC) program?

A. Complete the Award order form and mail to the address listed on the form. ScoreCard will mail a membership card to you. This card can be used for all members of your household.

Q. What is PVC?

A. A nationwide Preferred Provider Organization (PPO) of ophthalmic professionals licensed and trained to provide quality eye care and eyewear products to members of Preferred Vision Care.

Q. How does PVC work? Who can use PVC?

A. Your PVC membership card must be presented to an Approved PVC Provider to allow all members of your immediate family to purchase eyeglasses and contact lenses at substantial savings compared to non-participating commercial chains, franchises, department store optical outlets, and independent practitioners.

Q. Are there any restrictions or exclusions?*

A. There are no restrictions or exclusions. PVC applies to all types and styles of eyewear including prescription sunglasses and contact lenses. The only requirement is that you use an Approved PVC Provider in your area.

Q. What about eye examinations?

A. To assure quality and proper fitting, we encourage all PVC members to obtain an up-to-date eye examination from a trained and licensed professional within the Approved PVC Provider network. Although eye examinations are not covered by PVC (the doctor is allowed to charge his usual professional fee), many of the PVC Providers do make allowances for PVC members.

Q. What is a dispensing fee?

A. Since the PVC Provider is selling you his materials at wholesale cost, the dispensing fee is his charge for the time it takes to fit and service the patient.

Q. What forms do I fill out? Whom do I pay?

A. There are no forms for either you or the PVC Provider to fill out. Simply pay the Approved PVC Provider the specially reduced cost of your glasses/contacts at the point of service. Your savings are realized immediately!

Q. How do I find the most convenient PVC Provider location?

A. Simply call 1-800-854-0790 or check the PVC Web site at www.preferredvisioncare.com. Pick out the location nearest your home or business and call for an appointment.

Q. What about Laser Vision Correction (LVC) surgery?

A. If you are interested in LVC, we suggest that you discuss this subject with a qualified vision care professional.

PVC members are eligible for special LVC pricing at designated PVC/LVC Provider locations. Call 1-866-337-2020 and identify yourself as a Preferred Vision Care member for more information.

*PVC allows for up to a 20% discount on disposable contacts from usual and customary charges for the first supply (minimum three months) one time per year. After the initial supply, the member may be responsible for paying usual charges.

ID Theft Protection

Q. How does ScoreCard's ID Protection Service work?

A. Submit your order form to ScoreCard. A fulfillment letter will be mailed to you with instructions to enroll online in the service. Subscribers receive e-mail notification of any activities on their credit file. You can then sign on to the secure ID Protection Service Web site at www.id-protection-service.com to obtain more information about the alert, giving you the opportunity to take corrective action if needed.

Q. What benefits does this service offer?

A. ScoreCard's ID Protection Service offers many benefits:

- Daily monitoring of credit bureau information
- Fully managed recovery service for identity theft victims
- Identity theft insurance
- E-mail notification of posted credit activity
- An annual reminder to order their free credit report
- Peace of mind
- Online access to credit reports

Q. What credit bureaus support this service?

A. ScoreCard's ID Protection Service works with Experian. While the addition of other credit bureaus was considered, research showed that consumers preferred the lower price point offered by use of a single bureau. And with the exception of inquiries, most credit activity is reported to all three bureaus.

Q. How will the subscriber's identity be confirmed?

A. Experian uses a combination of in-wallet and out-of-wallet information to validate each subscriber's identity. In-wallet information includes items such as name, address and date of birth. Out-of-wallet information includes specific details from the subscriber's credit file and may include information regarding accounts in that file, previous address information, and other personal information that is not necessarily found in the average individual's wallet.

Q. What credit bureau actions will trigger an alert to the subscriber?

A. Subscribers will receive an alert for the following reasons:

- When they subscribe to the ScoreCard's ID Protection Service
- A monthly e-mail confirming that there has been no activity to report
- If one of their creditor's reports indicates:
 - An account is 30, 60, or 90 days past due
 - An address change
 - A bank/credit card over the credit limit
 - A civil judgment
 - A lien
 - A lost or stolen credit card
 - A major derogatory trade account
 - A new injury
 - A new trade account
 - A public record bankruptcy
 - A settlement

Financial Services

Q. What are some of cardholders' most-asked financial questions?

A. SAMPLE financial service questions:

- How do I get out of credit card debt?
- Should I file bankruptcy?
- How do I build a budget?
- What is debt settlement?
- How does credit counseling affect my credit?
- How does credit counseling work?
- Are the credit-counseling companies I see on TV legitimate?
- I am behind on all of my bills and am being sued. What should I do?
- How should I invest my funds in my retirement plan?
- What is an IRA and how does it work?
- How do I improve my credit?
- How long do negative items stay on my credit report?
- How long after bankruptcy can I get new credit?
- I have inherited money; do I have to pay taxes on this?
- I owe federal taxes. What can I do?
- How does a retirement plan work?

- Can I take money from a retirement account?
- How do I find a financial advisor?

Legal Services

Q. What are some of cardholders' most-asked legal questions?

A. SAMPLE legal service questions:

- How do I file for divorce? What's involved?
- How can I get child custody?
- What's the difference between an LLC and just acquiring a personal liability umbrella for my investment properties?
- Someone owes me money and hasn't paid. What can I do?
- I hired a contractor and he did a poor job/didn't finish the job. What are my rights?
- I'm interested in setting up a business overseas. How do I go about doing this?
- Elder law and Medicaid – applying, transfer of assets, look-back period.
- I want to place my real estate in a trust to protect it from potential creditors.
- How do I get out of a real estate purchase contract?
- My title company didn't discover an easement on my property. What can I do?
- Breach of contract for goods/services – what are my rights?
- What's the difference between a will and a trust? How do I go about setting these up?
- How can I get the child support owed to me?
- How do I get power of attorney?

The above is only a summary of some of the ScoreCard rewards program terms and conditions. Each of the above responses is subject in all respects to the **Terms, Conditions and Program Rules** provided to you, and as found on the program Web site, www.scorecardrewards.com.