

Frequently Asked Questions Regarding the ScoreCard Rewards Program

General Program Q&A

Q: How many points am I earning?

A: The ScoreCard Bonus Point program is a standard feature of your Sutton Bank Visa credit card. You earn one ScoreCard Bonus Point for every net dollar you spend. So whether you buy groceries or gas, pay bills, go to the movies or out to dinner, if you pay with your Sutton Bank credit card, you will earn Bonus Points.

Q: What is ScoreCard Rewards?

A: ScoreCard Rewards is a rewards program offering 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 log in to the ScoreCard Rewards website?

A: On your first visit to the site www.scorecardrewards.com, you will need to set up your profile with a username and password. You will also be asked to set up some security question and answers for password retrieval. Once you create your profile you will log in with your username and password. You may browse the rewards site by clicking on the “Browse Catalog” link from the log in page. Point balance and redemption capabilities are not available in the browse feature of the site.

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

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

Q: How do I earn Points?

A: Simply use your ScoreCard Rewards participating card, each a “rewards card”, for your purchases. You will earn Points based on your qualifying net purchases (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: 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 during the Program 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.

Q: How do I order awards?

A: For merchandise awards you can order merchandise awards using the online shopping feature at www.scorecardrewards.com. You can also call customer service at (800) 854-0790. You may also 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. Travel awards, airline tickets, vacation packages, and cruises may be ordered by calling and speaking with a Travel Services Representative. You may also use the online travel booking site to obtain select air awards. In addition, you may purchase additional airline tickets and make car and hotel reservations online. If you prefer, Travel Services Representatives can assist with booking both purchased as well as redeemed awards travel items.

Q: Whom should I contact if I have questions regarding redeeming Points under the ScoreCard Rewards Program?

A: Call Award Headquarters at (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 rewards 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 Award Headquarters via a parcel delivery service or by the U.S. Postal Service and should arrive no more than 4-6 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 and eligible territories. If you have an APO address, please contact ScoreCard Award Headquarters for details regarding merchandise options and shipments before ordering.

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 that is received damaged or defective may be returned within thirty (30) days of receipt for replacement. Please refer to your Terms, Conditions and Program Rules for additional requirements.

Q: Will I be able to use any applicable manufacturer warranties for my redemption(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: The ScoreCard Rewards Program has a complete list at www.scorecardrewards.com.

Frequently Asked Questions Regarding the ScoreCard Rewards Dynamic Travel Program

Travel Awards Q&A

Q: When are Travel Services agents available?

A: Travel Services agents are available Monday – Friday 8:00am – 12:00am and Saturday – Sunday 9am – 9pm (Eastern Standard Time) to book your travel arrangements.

Q: Can I book my travel online?

A: Yes, your travel can be booked online. You can book online at www.scorecardrewards.com. In addition, you can purchase airline tickets and hotel/car reservations.

Q: How many Points are required for a ticket?

A: The actual number of Points required will be based on your travel dates, origin and destination cities, airline, availability, and how far in advance you are making your reservations. The good news is you are in control and the choice is yours!

Q: Can I still redeem if I do not have enough points for a ticket?

A: Yes! We want to make sure your next trip is within reach, which is why we've added the flexibility of allowing you to redeem the Points you do have and pay the difference via your ScoreCard or another payment card.

Q: Are there any origin or destination restrictions?

A: This new program allows you to fly from virtually anywhere to virtually anywhere in the world!

Q: How far in advance do I need to make my travel reservations?

A: You can now make reservations as close as one day prior to your actual departure date. We recommend you plan your travel at least 14 to 21 days in advance for the best availability, however you are no longer limited to a 30-day advance requirement.

Q: I want to save my Points for an airline ticket. How will I know the number of Points I need to save?

A: The actual Points required for your travel is dependent upon the specific itinerary you select. You can check point requirements via the online redemption site.

Note: Points required for travel may change, and are not final until travel is redeemed for.

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

A: Changes and cancellations can be made only if the Supplier and specific air ticket rules permit the modifications. A \$20 per ticket service fee will be charged by the travel supplier for all exchanges, modifications, or cancellations, in addition to any applicable airline penalties and/or fare difference.

Q: Can I book a cruise online?

A: Yes you can. If you are planning to book a flight or another component to go along with your cruise, you must book the cruise as a separate order from any other travel component you wish to redeem for on the catalog.

Q: How do I change or cancel my car, hotel, activity or cruise booking?

A: You must contact the Travel Rewards Center for all modification and cancellation requests as the policies are different for each travel award.

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

A: Yes. Travel Services can assist in booking your purchase travel needs and you can also purchase online.

Q: What are the fees for each award?

A: The booking fees are included in the total number of points required for the travel redemption so you can use your points and you don't have to pay the booking fees out of pocket. Please note the point requirement differs between on-line and travel agent assisted booking due to a higher fee charged for the agent assistance.

Award	Channel	Booking Fee (per ticket)
Air	Web	\$15.00
	Call Center	\$25.00
Car	Web	\$0.00
	Call Center	\$4.50
Hotel	Web	\$0.00
	Call Center	\$4.50
Cruise	Call Center (only)	\$25.00
Activities	Web	\$0.00
	Call Center	\$4.50
Booking fees are included in the total number of points required for the travel redemption.		

Award	Channel	Modification Fee (per ticket)
Air/Car/Hotel/Cruise/Activities Modifications	Web and Call Center	\$20.00
Modification fees are paid separately in cash.		

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

A: In addition to booking online, you can also order certificates to be used to cover a portion or the cost for hotel reservations and car bookings. Prior to redeeming Points for a hotel or car travel award certificate, please 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, you can submit your order online or through an Award Headquarters representative by calling 1-800-854-0790. Certificates are usually shipped within 4-6 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.