

ScoreCard® Bonus Point Program Rules

1. As provided in these ScoreCard® Bonus Point Program Rules (“Rules”), account holders (“You” or “Your”) earn one (1) Bonus Point (“Point(s)”) in the ScoreCard Program (“Program”) for every \$1 dollar of a qualifying credit card purchase. A qualifying purchase (“Qualifying Transaction”) shall mean: (i) a transaction that is charged to an eligible credit card account covered by the Program (“Account”), and (ii) a transaction that appears on Your statement during the Program period. Points are deducted for returns. 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 MidWestOne (“Sponsor”) for full details on the Program period dates during which You are eligible to earn Points.

2. Points can be used to order only the 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 Your redemption is processed. 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 alternative selection or Your Points may be returned 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. Shipments cannot be made to a post office box. If You have an APO, U.S. eligible territory or international address, please contact ScoreCard Award Headquarters for details regarding merchandise options and shipments before ordering.

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

5. Applicable manufacturers’ or providers’ warranties, if any, will be included with Your Award. Warranty claims must be directed to the manufacturer or provider, as applicable. MidWestOne, FIS (“Program Administrator”) AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH MidWestOne IS A MEMBER IN CONNECTION WITH THE PROGRAM (“ASSOCIATION”) MAKE NO AWARD, PRODUCT, OR MERCHANDISE 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 AWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. MIDWESTONE AND ITS AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN AWARDS OR DAMAGES RESULTING FROM USE OF ANY AWARDS PROVIDED THROUGH THE PROGRAM.

6. Points have no cash value. Points cannot be exchanged for cash or credit; used with any other offer, promotion or discount; combined with cash to obtain any Awards; or, earned from or transferred to any other credit and/ or debit card, account or rewards program, unless otherwise specified.

7. Your ScoreCard earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. In the event You redeem unearned Points, Your Account may be

charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available.

8. Your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for Your use as a payment method) 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 and Web site errors may occasionally occur. MidWestOne reserves the right to correct such errors at any time.

10. The 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 that affect Point accrual and/or expire Points based on the Point term, age and expiration date of the selected options(s). Award orders must be received on or before the Program end and/or Point expiration date. Contact MidWestOne 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 MidWestOne and its affiliates, any Association and any vendors or other providers associated with the Program harmless if Your Sponsor fails to meet its contractual or other obligations, resulting in Program interruption or termination prior to Your redemption of Points or receiving Your Awards. You also agree to hold MidWestOne and its affiliates, Sponsor and Association harmless if a Program 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 receive or use the Award.

12. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferrable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaced in the event of loss, destruction or theft. Your Award will usually be delivered within 4-6 weeks of processing Your order but is not guaranteed. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay any associated additional delivery fees before shipment. You are responsible for any airline security fees and any surcharges or additional fees that may be imposed by the airlines or aviation authority and You must pay them by permissible credit and/or debit card at the time of the reservation booking. See the ScoreCard website for specific travel Award terms and conditions.

13. The Rules are subject to change at any time without notice. The most current version of these Rules is available on the ScoreCard site. MidWestOne may choose to add additional local rules and opportunities. Please ask MidWestOne to see if such local rules are applicable to Your participation in the Program.

14. MidWestOne shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by MidWestOne are final. The use of Your Account following receipt of these Rules will indicate Your agreement to these Rules.

15. If the Rewards Customer elects to link his or her FIS Loyalty participating Payment Card and Driver Rewards account, the accounts will be linked for future Reward Transactions and that Rewards Customer

will not have the option to opt-out of combining his/her points balance at the time of each corresponding Reward Transaction.

ScoreMore™ Program Rules

1. Unless otherwise indicated, all ScoreCard Bonus Point Program Rules apply.

2. You may earn additional Points for eligible purchases (“Qualifying ScoreMore Transactions”) made at participating retailers in ScoreCard’s ScoreMore program (“Retailers”).

3. A Qualifying ScoreMore Transaction shall mean: 1) a purchase transaction made with Your Account; 2) a transaction that takes place at eligible, participating Retailer locations (“In-store Purchases”) or through eligible links to participating Retailer websites accessed via the ScoreMore link on [www.scorecardrewards.com](http://www.scorecardrewards.com) (“Online Purchases”); 3) a transaction that meets Retailer qualifications as disclosed in the Retailer Offer (“Retailer Offer(s)”) on the ScoreMore web pages. PIN purchases do not qualify for ScoreMore Point earnings. Only signature transactions qualify for ScoreMore Point earnings when made with Your participating Account.

4. ScoreMore Points for qualifying In-store Purchases are typically awarded within seven (7) days of transaction posting; Points for Online Purchases are typically awarded within thirty (30) days of transaction posting. Awarding of Points for some Retailer Offers may require additional processing time. Points for Travel Retailer Offers are awarded when travel is completed.

5. Retailers and Retailer Offers are subject to cancellation, removal, or change at any time, without notice, even if such a change impacts Your ability to qualify for Point earnings. Awarding of Points for Qualifying ScoreMore Transactions is subject to the continuing participation of Retailers, and is subject to change at any time, without notice to You.

6. You may access details of Retailer Offers on the ScoreMore link via [www.scorecardrewards.com](http://www.scorecardrewards.com).

7. Online purchases may be considered eligible for Point earnings only when the Retailer site is accessed via the link displayed on ScoreMore, accessed through [www.scorecardrewards.com](http://www.scorecardrewards.com). Online purchases made by directly navigating to the Retailer site are not considered Qualifying ScoreMore Transactions and do not qualify for ScoreMore Point earnings.

8. Taxes, fees, and shipping/handling charges may not be considered part of a Qualifying ScoreMore Transaction and, therefore, may not earn Points.

9. No other offers, coupons or discount codes, other than those offered by ScoreMore, may be used in conjunction with a Qualified ScoreMore Transaction.

10. Once awarded, ScoreMore Points are automatically added to Your ScoreCard Points balance and subject to the ScoreCard Bonus Point Program Rules and redemption options as outlined on [www.scorecardrewards.com](http://www.scorecardrewards.com).

11. Returns are subject to the return policy of the Retailer from which You made Your purchase. If you return or cancel an item, Points are also reversed from that sale. To ensure continued eligibility for Point earnings, return Your purchase with the Retailer and then make a new Qualifying Transaction through the ScoreMore network.

12. Exchanges also make purchases ineligible for Points, as when merchandise is exchanged, the merchant cancels the order and replaces it with a new one. To ensure continued eligibility for Point earnings, return Your purchase with the Retailer and then make a new Qualifying Transaction through the ScoreMore network.

13. Please contact Award Headquarters if You do not receive Your Points for a Qualifying ScoreMore Transaction within thirty (30) days. Any ability to claim non-receipt of Points for a Qualifying ScoreMore Transaction is considered waived by You if not received by Award Headquarters within ninety (90) days.

SCORECARD®

Program benefits enclosed.

Reward yourself.



MidWestOne Bank®



MidWestOne Bank®

MidWestOne.bank | Member FDIC | Equal Housing Lender



## Reward yourself

MidWestOne's ScoreCard\*\* is a rewards program that offers you the most flexibility in benefits and rewards. Clients enrolled in ScoreCard earn valuable points toward exciting merchandise, travel rebates, gift cards, and more, simply by using our ScoreCard Credit Cards for your purchases.

## Merchandise

With ScoreCard, there are so many rewards to view, dream about, redeem, and, most importantly, enjoy! You can choose from electronics, home goods, recreational and sporting items, appliances, jewelry, toys, health (service) awards and more!

Are you looking for something specific? Be sure to take advantage of the advanced search capabilities on the website at ScoreCardRewards.com.

## Cash back

Prefer cash? At MidWestOne we offer you the option to redeem rewards points for cash to be applied directly to your ScoreCard Visa® Credit Card account. Simply visit ScoreCardRewards.com or call the ScoreCard Customer Service Center at 1.800.854.0790. Cash back awards are credited to your account within three to four days.



\*Some restrictions may apply. See ScoreCard Program Rules on the back of this brochure for details.



## Travel

MidWestOne ScoreCard lets you travel your way

Make all of your trip plans in one convenient online transaction. Add a hotel to your air reservation or an activity to your hotel reservation. Our enhanced payment option enables you to pay with your points plus your rewards card so you can be on your way.

Not enough points to redeem for all travelers? No problem! Purchase your travel companion ticket(s) at the same time as you redeem your air reward ticket for the utmost flexibility.

### Flights

It's even easier to get where you want to go. Your expanded flight reward options put you in control with direct access to book your flight online.

### Hotels and resorts

Select from over 86,000 hotels and resorts worldwide. Beachfront to city-centers, well-known to trendy, find your perfect place to play.

### Cars

From the moment you hop in and start the engine, your journey will be rewarded with the road traveled. Now you have the convenience of making your car rental reservations online.

### Activities

From hot air ballooning to snorkeling and more, you can now search and book over 5,000 activities in over 450 worldwide destinations before your vacation even begins.

### Cruises

Nothing beats a cruise for an incredible vacation value. From the Caribbean to Hawaii, Alaska to the Mediterranean, whatever you're looking for, you're sure to find it on a cruise!

### Vacations

Whether you are interested in an action-packed trip with the family or a once-in-a-lifetime experience, we'll help you find the perfect vacation.

With every imaginable destination in the world available to you, work with a Rewards Travel Specialist to create a specially-built-for-you vacation package that satisfies your appetite for adventure.

1.800.854.0790



Want to "ScoreMore" Bonus Points even faster?

ScoreCard gives you more Bonus Points - 2x, 3x, 4x or more. ScoreMore™ is a special feature that enables you to earn additional Bonus Points at participating retailers online and in-store. New merchants are added monthly. Check out all participating retailers in the online mall today at ScoreCardRewards.com.

