

Scorecard® Cash Back Rewards Program

Your card automatically comes with the ScoreCard CashBack program, so there is no need to enroll! Just use your card everywhere you shop. For each qualified* purchase you make, you'll receive an annual CashBack reward in July.

Here's how it works:

Yearly Purchases	CashBack Bonus
Up to \$1,000	0.25%
\$1,001 - \$2,000	0.50%
\$2,001 - \$3,000	0.75%
\$3,000 & Above	1.00%

*Qualified purchases do not include cash advances, balance transfers, convenience checks or returns.

ScoreCard® CashBack Program Rules

- 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.
- 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.
- 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.
- 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.
- 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.
- You agree to hold Financial Institution Benefit Association Inc. ("FIBA"), Fidelity National Card Services ("Fidelity") 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 Fidelity, which results in the Program being interrupted or terminated prior to any CashBack credits being awarded to you.
- 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.



Each *swipe* helps fund an education.

Start using a card that fits you and your community.

Every time you swipe your Bristol Morgan Bank credit or debit card, we'll donate 5 cents to our local scholarship fund.

HAVE A NICE BANKING DAY*

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 Fax: 920-583-8419
 BristolMorganBank.com

Member FDIC
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Personal Credit Card Application



UNEXPECTED LOCAL BANKING

Visa® Classic

- Cash Back Rewards
- Serviced Locally
- No Annual Fee



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BristolMorganBank.com

Why is a Visa Classic Credit Card from Bristol Morgan Bank the right fit for you?

Local Service

You can make your payments at any of our locations or contact our offices for customer service.

No Annual Fee

There is no annual fee to own a Bristol Morgan Bank Classic Credit Card!

Low Promotional Interest Rate

We give you a low rate for the first six months.

Affordable Monthly Payments

Payments that fit your budget – 3% of the outstanding balance, or \$20, whichever is greater.

Cash Advances

Available at financial institutions worldwide.

ACH Payments

Automatic payments directly from your checking or savings account.

Travel/Accident Insurance

Free when your travel fare is charged to your Bristol Morgan Bank credit card.

Manage Your Account

Manage your account any time online at: www.mycardstatement.com

Fraud Alert Monitoring Service

We contact you to verify any questionable charges if Visa alerts us to any suspicious activity.

Get Cash from an ATM

Your card includes a PIN number so you can conveniently get cash from any ATM.

Applications for Bristol Morgan Bank Visa Classic Credit Cards are subject to credit approval.