

Palmetto Point\$ Enrollment

Please enroll the following card in the Palmetto Point\$ Program:

Credit Card Number _____ / _____ / _____ / _____

Cardholder Name _____

Address _____

Phone _____

I agree to be bound by the terms and conditions outlined below:

- a) Cardholders must enroll to accrue *Palmetto Point\$*. Once enrolled *Palmetto Point\$* accrue on eligible accounts during the billing cycle following enrollment.
- b) *Palmetto Point\$* accrue at the rate of 1 point for each dollar of net purchases charged on the enrolled credit card(s) each month. No points accrue for cash advances, interest or fees or traveler's check purchases. Transactions in dispute will not earn points. Additional products and/or services may be added upon which *Palmetto Point\$* can accrue at the sole discretion of the Palmetto Bank.
- c) *Palmetto Point\$* accrue to a maximum of 150,000 annually for individual consumer accounts and a maximum of 300,000 points annually for commercial accounts. The maximum for commercial accounts is based upon the total earned (in aggregate) for the master business account and all cards issued under that relationship.
- d) *Palmetto Point\$* expire at 37 months. Example: Points earned in January 2006 expire February 1, 2010.
- e) The Palmetto Bank reserves the right to award bonus *Palmetto Point\$* to selected cardholders
- f) *Palmetto Point\$* are not property of cardholder and cannot be assigned, attached, combined, bought, sold or traded or transferred in any manner including the death of the enrolled cardholder.
- g) *Palmetto Point\$* are tracked and redeemed on a Last-In-First-Out basis. A maximum of 250,000 *Palmetto Point\$* can be redeemed annually.
- h) Redemption of *Palmetto Point\$* is contingent upon the enrolled account being open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past due balances or payments on the Cardholder's Card Account(s)); Cardholder's outstanding balance must not be over the credit limit, have a revoked, bankruptcy or charge off status and the card may have no other status preventing authorizations. Redemptions require the written request of the cardholder.
- i) The Cardholder agree to hold the Palmetto Bank, its employees and agents from all liability for any injury, accident, loss, claim, expense or damage sustained by the Cardholder associated with the award or use of award points. Palmetto Bank is not liable for any consequential or incidental damages or loss whatsoever.
- j) The Cardholder is responsible for determining and paying any tax liability arising from the redemption of *Palmetto Point\$*.
- k) The Palmetto Bank's decision regarding the program including eligible enrollment and redemption is final.
- l) *Palmetto Points* are redeemable in the amounts and limits established by The Palmetto Bank. Partial redemptions are not allowed.
- m) The Cardholder agrees to complete redemption paperwork provided by The Palmetto Bank prior to redemption.
- n) The Palmetto Bank reserves the right to disqualify any Cardholder from participation in the program and invalidate all *Palmetto Point\$* for abuse, fraud, or any violation of the program Rules and Regulations. The Palmetto Bank may make such a determination in its sole discretion.
- o) The Palmetto Bank reserves the right to change the terms and condition, rules and regulations or cancel the program at any time without prior notice.
- p) This program is void where prohibited by law.

Cardholder Signature _____ Date _____