

- VISA Classic  
 VISA Rewards

Credit Limit Requested:   
 (\$5,000 minimum credit line for rewards cards)

### Check Account Choice:

- Individual Account    Joint Account    Credit Limit Increase

If you and another person intend on applying for joint credit, please initial here:  
 Applicant: \_\_\_\_\_ Joint Applicant: \_\_\_\_\_

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### APPLICANT

Note: All applicable sections should be filled out completely to avoid delay in processing your application.

Name (Last, First, Middle)  SSN

Date of Birth:  Number of Dependents  Phone Number:  Drivers License #

Physical Street Address:  How Long (yrs)

City:  State  ZIP  Monthly Housing Payment:

Mailing Address: (if different than above)   Own  Rent  Other

City:  State  ZIP  How Long (yrs)

Previous Address (if less than 2 years at present address)

City:  State  ZIP  How Long (yrs)

Employer:  Self Employed  Yes  No Work Phone:  Date Employed:

Address:  Position/Occupation:  Monthly Gross Income:

Name & Address of Previous Employer (if less than 2 years at present employer)  How Long (yrs)

Sources of Additional Income: income from alimony, child support or separate maintenance need not be revealed if it is not to be considered in determining creditworthiness.  Amount Per Month::

Nearest Relative (Not Living With You)  Home Phone:  Relationship:

Their Address:

City:  State  ZIP

### CO - APPLICANT

Information about a co-applicant is not required for an individual account.

Name (Last, First, Middle)  SSN

Date of Birth:  Number of Dependents  Phone Number  Drivers License #

Physical Street Address:  How Long (yrs)

City:  State  ZIP  Monthly Housing Payment:

Previous Address (if less than 2 years at present address)   Own  Rent  Other

City:  State  ZIP  How Long (yrs)

Employer:  Self Employed  Yes  No Work Phone:  Date Employed:

Address:  Position/Occupation:  Monthly Gross Income:

Sources of Additional Income: income from alimony, child support or separate maintenance need not be revealed if it is not to be considered in determining creditworthiness.  Amount Per Month::

### CREDIT INFORMATION

Attach Additional Sheet if Necessary

	Name Under Which Account Is Carried	Account Number	Balance	Monthly Pmt
Home Mortgage/Rent	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Credit Card	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:** This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If you intend to apply for joint credit, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant Signature Date Joint Applicant/Other Signature Date

### FOR INTERNAL USE ONLY

VISA Account No. \_\_\_\_\_ Date Approved \_\_\_\_\_  
 Credit Line: \$ \_\_\_\_\_ Approved by: \_\_\_\_\_

Interest Rates and Interest Charges	Visa Classic	Visa Rewards
Annual Percentage Rate (APR) for Purchases	<b>13.92%</b>	<b>12.48%</b>
APR for Cash Advances	<b>13.92%</b>	<b>12.48%</b>
Penalty APR and When it Applies	None	None
Paying Interest	Your due date is at least <b>24</b> days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the date the transaction is posted to your account.	
Minimum Interest Charge	None	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .	

Fees	Visa Classic	Visa Rewards
Annual Fee	None	None
Transaction Fees	None	None
Cash Advances	None	None
Foreign Transaction	<b>1.0%</b> each transaction with currency conversion. <b>0.8%</b> without currency conversion	<b>1.0%</b> each transaction with currency conversion. <b>0.8%</b> without currency conversion
Penalty Fees	None	None
Late Payment	None	None
Over-the-Credit-Limit	None	None
Returned Payment	<b>Up to \$25.00</b>	<b>Up to \$25.00</b>
Other Fees	None	None

**How We Will Calculate Your Balance:** We will use a method called "average daily balance" (including new purchases). See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**SOUTHSIDE BANK CARDHOLDER AGREEMENT  
FOR VISA® CLASSIC and VISA® Rewards**

The person(s) ("Cardholder," whether one or more) who signed and returned the Application for a Visa ("Card") has requested Southside Bank ("Issuer") to extend to Cardholder open-end credit. By Cardholder's use of the Card, furnished by issuer in reliance in part upon the information supplied by Cardholder in the Application, Cardholder agrees with Issuer as follows:

1. Cardholder has accepted the revolving tri-party account ("Account") made available to Cardholder by issuer and authorizes Issuer to pay for Cardholder's account items reflecting credit loans ("Cash Advances") obtained through use of the Card. Credit Purchases may be purchased or leased by means of such Card by Cardholder from any retail business establishment who honors same ("Seller") upon execution of a sales slip evidencing such Credit Purchase and bearing the account number of Cardholder embossed on the face of such Card or, in the case of telephone orders and mail orders, pursuant to the then current operating rules and regulations of Visa. Additionally, Cash Advances may be obtained through use of such Card (a) upon execution of a written request of Cardholder in the form furnished to him from any financial institution that is a member, along or in association with others, of Visa, Inc. and (b) upon execution of a written separate agreement with issuer for a Visa overdraft financial agreement if offered by Issuer. All Credit Purchases and Cash Advances are affected at the option of the Seller and cash advancing bank, respectively, and Issuer shall not be responsible for refusal by any Seller or cash advancing bank to honor the Card or any "Related Card", as defined in paragraph 2 below. Any refund, adjustment, or credit allowed by Seller shall not be by cash but rather by a credit advice to issuer, which shall be shown as credit on Cardholder's account statement with Issuer.

2. Cardholder promises to pay Issuer at the address specified on the periodic statement (see paragraph 5 below) for all such credit extended, together with any **INTEREST CHARGE** as herein provided, all such payments to be in lawful money of the United States of America. Cardholder will pay in their equivalent in U.S. dollars all charges in a foreign currency, which equivalence will be determined by reference to the amount in U.S. dollars the Issuer shall have paid in good faith to the person presenting the item to Issuer. Cardholder shall be liable and agrees to pay Issuer for Credit Purchases made by, or for Cash Advances extended to, Cardholder or anyone else using such Card unless the use of such Card is by a person other than the Cardholder (a) who does not have actual, implied, or apparent authority for such use and (b) from which Cardholder receives no benefit. Additionally, Cardholder shall be jointly and severally liable and agrees to pay for all Credit Purchases and loans obtained through the use of any other Card bearing Cardholder's account number that has been issued to another person by reason of such person being a member of Cardholder's family, or otherwise issued upon Cardholder's request (all such Cards bearing the same Visa account number hereinafter collectively called "Related Card").

3. Issuer will inform Cardholder each month on monthly billing statements, the maximum amount of debt ("Credit Limit") that may be outstanding in the Account at any time, which Credit Limit is made a part of this Agreement by reference. Cardholder agrees not to use or permit the use of the Card in any manner that would cause the outstanding balance in the Account ever to exceed the Credit Limit. If the outstanding balance in the Account ever exceeds the Credit Limit, Cardholder shall pay such excess to Issuer immediately upon notice from Issuer.

4. Cardholder agrees to promptly notify issuer of any change in address by writing Issuer at the address shown below.

Southside Bank	Visa
PO Box1079 or	PO Box30131
Tyler,TX75710	Tampa,FL33630

5. As of the end of each monthly billing cycle, Cardholder will be furnished a periodic statement showing, among other things, (i) the amount owed ("Previous Balance") at the beginning of the billing cycle, (ii) the amount of all Cash Advances, Credit Purchases and **INTEREST CHARGE** posted to the Account during the billing cycle, (iii) the amount of all payments and credits posted to the Account during the billing cycle, and (iv) the total amount due ("New Balance") at the end of the billing cycle which amount is the sum of (i) and (ii) less (iii).

6. Cardholder agrees to pay to issuer the sum of (i) either (a) the entire New Balance or (b) at Cardholder's option, an amount which shall be at least 3.4% of the New Balance rounded up to the nearest dollar or \$15.00, whichever is greater, and (ii) any amount that is past due and any amount that is in excess of the Credit Limit, by the "Payment Due Date." The Payment Due Date will be at least 24 days from the closing date of that statement and is printed on each monthly statement. If the New Balance is less than \$15.00, it shall be paid in full. If Cardholder has given Issuer a proper notification of a billing error, as the term is defined in the Truth-in-Lending Act and Regulation Z promulgated by the Board of Governors of the Federal Reserve System, the minimum payment will not include any amount attributable to the items covered by such notification until Issuer shall have complied with the Act and the Regulation.

7. If Cardholder obtains Cash Advances or elects to pay for Credit Purchases in installments in the manner provided in paragraph 6 (i) (b), each periodic statement will include, and Cardholder agrees to pay, an **INTEREST CHARGE** calculated at a Periodic Rate. The Periodic Rate is calculated by dividing the **ANNUAL PERCENTAGE RATE** by 12. The Periodic Rate used to calculate the **INTEREST CHARGE** on Credit Purchases and Cash Advances as described in paragraph 9 is 1.04% per month for the VISA Rewards and 1.16% for the VISA Classic which corresponds to an **ANNUAL PERCENTAGE RATE** of 12.48% for the VISA Rewards and 13.92% for the VISA Classic.

8. Interest Charge Calculation Methods and Computation of Balance Subject to Interest Rate. The **INTEREST CHARGE** calculation method applicable to the Account for Cash Advances is calculated in accordance with Method A shown in paragraph 9. The **INTEREST CHARGE** calculation method applicable to the Account for Purchases is calculated in accordance with Method G, also shown in paragraph 9.

9. Method A - Average Daily Balance (including new transactions). The **INTEREST CHARGE** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your Account, whichever is later. There is no grace period.

The **INTEREST CHARGES** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your Account. To get the average daily balance, we take the beginning balance of your account each day, add any new cash advances, subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including new transactions). To avoid incurring additional **INTEREST CHARGES** on the balance of purchases reflected on your monthly statement and any new purchases appearing on your next monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The Payment Due Date will be at least 24 days from the closing date of that statement and is printed on each monthly statement. The grace period for the New Balance of purchases extends to the Payment Due Date.

The **INTEREST CHARGES** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your Purchases. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.

10. The current Periodic Rate used to calculate the **INTEREST CHARGE** is 1.04% per month for the VISA Rewards and 1.16% for the VISA Classic which corresponds to an **ANNUAL PERCENTAGE RATE** of 12.48% for the VISA Rewards and 13.92% for the VISA Classic. There is NO annual membership fee.

11. All payments received by mail before 5:00 p.m. EST at the address specified on your monthly statement will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing a full refund. Submit your request to the address indicated on your statement after the phrase "Send Billing Inquiries and Correspondence to".

12. Issuer may after any notice required by law, without liability to Cardholder and without affecting Cardholder's liability to Issuer for credit previously extended, decline to make further advances for Cardholder's account under this open-end credit arrangement and revoke the Card, which remains the property of Issuer and which Cardholder agrees to surrender to Issuer upon demand and to not transfer to any third party. If the Card is lost or stolen, Cardholder agrees to notify Issuer immediately and to cooperate with Issuer including but not limited to providing Issuer with all facts and information known by or reasonably available to Cardholder regarding such loss or theft.

13. If Cardholder requests Issuer to increase the Credit Limit, Cardholder agrees to furnish promptly to Issuer such additional financial or other information as Issuer may reasonably request.

14. If (a) Cardholder defaults in any payment required to be made on the Account or otherwise violates any provision of this Agreement or (b) Cardholder dies or seeks to obtain any relief as a debtor in any proceeding under any bankruptcy, insolvency, or debtor relief law, Issuer may at its election (i) decline to extend further credit under this Agreement (and Cardholder agrees not to make further Credit Purchases or to obtain further Cash Advances) and (ii) declare all amounts then owed to Issuer by Cardholder immediately due and payable, without prior notice or demand of any kind, which notice and demand are hereby waived by Cardholder.

15. Cardholder agrees to pay all amounts actually incurred by Issuer as court costs and attorney's fees set by a court in connection with the collection of amounts due by Cardholder under the Account.

16. THE VALIDITY, CONSTRUCTION, AND ENFORCEMENT OF THIS AGREEMENT MAKING THE ACCOUNT AVAILABLE AND ALL MATTERS ARISING OUT OF THE ISSUANCE AND USE OF THE CARD SHALL BE GOVERNED BY THE LAWS OF THE STATE OF TEXAS AND TO THE EXTENT APPLICABLE, THE LAWS OF THE UNITED STATES OF AMERICA, INCLUDING THE TRUTH-IN-LENDING ACT AND REGULATION Z.

17. Issuer may amend this Agreement as permitted by applicable law. Without limitation of the preceding sentence, the terms of this Agreement including the rate, or index, formula, or provision of law used to compute the **ANNUAL PERCENTAGE RATE** is subject to revision as to current and future balances from time to time by notice from Issuer to Cardholder as permitted by law. Notice of any amendment to this Agreement shall be given as provided by applicable state and federal law.

18. Cardholder agrees that Issuer, its agents, or service companies may monitor and /or record any telephone communications with Cardholder.

19. Issuer will not have any responsibility to Cardholder if anyone refuses to honor a card issued on Cardholder's account. Any refund, adjustment or credit allowed by a Seller shall not be by cash, but rather by a credit advice to Issuer, which shall be shown as a credit on Cardholder's account.

20. Cardholder understands that Visa will not allow cards to be used for illegal purposes.

21. Foreign Transaction Fee: A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer, and a currency conversion occurs. 0.8% fee on all transactions where the merchant country differs from the country of the card issuer, and a currency conversion does not occur. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

22. If the Card is lost or stolen, Cardholder should notify Issuer immediately by calling 1-866-604-0381 or 1-727-570-4881. The liability of Cardholder for unauthorized use of the Card shall not exceed the lesser of \$50.00 or the amount of money, property, labor or services obtained by the unauthorized use before notification to Issuer. "Unauthorized use" means the use of the Card by a person other than Cardholder, who does not have actual, implied, or apparent authority for such use and from which Cardholder receives no benefit.

## 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 Your Account’s financial institution (“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. SPONSOR, ANY THIRD PARTY UTILIZED BY SPONSOR TO ADMINISTER THE PROGRAM (“Program Administrator”) AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH YOUR SPONSOR 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, MERCHANT ABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM. THE PROGRAM ADMINISTRATOR 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. The Program Administrator 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 Your Sponsor 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 the Program Administrator 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 the Program Administrator 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 Program Web site 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 are available on the Program Web site. Some Sponsors may choose to add additional local rules and opportunities. Please ask Your Sponsor to see if such local rules are applicable to Your participation in the Program.
14. The Program Administrator shall resolve all questions of what constitutes a Qualifying Transaction. All such resolutions or determinations by the Program Administrator are final. The use of Your Account following receipt of these Rules will indicate Your agreement to these Rules.

## 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.

# Travel Rewards General Terms and Conditions

## General Terms and Conditions:

- You acknowledge the reward portion of the transaction will be paid for by the reward program's account.
  - If applicable, any fees or redemption associated charges will appear on monthly card statements as "Trip Charges."
  - All international itineraries require a valid passport. Visa policies vary by country, should be obtained prior to departure, and is the sole responsibility of the traveler.
  - Minors under the age of 18 who are traveling with only one parent may be required to have additional documentation if leaving their country of residence.
- Please contact the nearest Consulate of the country to which you are traveling for additional information.
- Charges may show from the airline, hotel chain, car rental company, activity provider and/or travel insurance agency on your credit or debit card statement.
- Remaining balance not charged by the Travel Supplier will appear on monthly card statements as "Trip Charges."
- Travel Services has the right to cancel the booking in the event of non-payment or payment dispute. All refund requests must be made in writing and any negotiable documents (i.e. airline tickets, redeemable certificates or vouchers, etc.) issued by Travel Services must be returned prior to processing of any refund. All refund claims must be submitted within 30 days after the scheduled departure date. Special cancellation provisions may apply to group, holiday and school vacation reservations. Credit Card Declines - In the event that your credit card is declined, Travel Services will attempt payment up to two times and will attempt to contact you. If we are unable to obtain authorization for the charge, your package will be subject to cancellation, and standard penalties will be applied.

## Fees:

- The following fees will be collected by Travel Services, unless otherwise noted, and will depend on the type of award redeemed or purchase made and whether travel is booked online or by calling Travel Services. For additional award information or descriptions, please see the FAQs. Fee(s) will appear on your monthly card statement as "Trip Charges." The applicable fees must be paid at the time of redemption or purchase.

## Airline Terms and Conditions:

- Any fees associated to the applicable redemption or purchase ticket will be the responsibility of the traveler at the time of booking. These fees include, but are not limited to, ticketing fees, airline fuel surcharges, and security fees. Please refer to your program rules for additional information.
- Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and are subject to airline rules, penalties and fare differences.
- Airline baggage policies vary and charges may apply for checked baggage. Please check with the individual airline should you have questions regarding baggage charges, size limitations, or restrictions.
- Unused tickets contain no value if not canceled prior to departure.
- Tickets may not be reassigned or transferred to a different passenger or airline.
- Airline passengers must present applicable travel documents at the airport on the day of travel along with a government issued photo identity card.
- It is recommended that passengers check in with the airline a minimum of 75 minutes prior to scheduled departure time for domestic flight itineraries and 3 hours prior to scheduled departure time for international itineraries due to federal security requirements. Please note that airline schedules change frequently. Please reconfirm all flight dates and times with the airline 72 hours prior to departure.
- Upgrades are not permitted on certain itineraries. Please check with the carrier directly.
- Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without notice to the booking travel agency or the consumer.
- Please review your itinerary, as code-share flights may exist. If a code-share flight exists in your itinerary, passengers must check in with the operating airline on day of departure.
- If the traveler's itinerary requires a paper ticket, there will be an additional charge to cover printing and express delivery of the paper ticket(s).
- Airline policies are subject to change at any time without notice.

## Hotel Terms and Conditions:

- No shows are non-refundable and will result in a total forfeiture of settlement and points and without credit due.
- Additional cancellation fees may apply over peak or holiday travel periods.
- Contact Travel Services via the number listed on your itinerary for all cancellation or modification requests. Cancellations or modifications handled by the property directly may result in additional fees.
- In the event of an involuntary cancellation due to weather, war, terrorism, epidemic outbreak, natural disaster, acts of civil unrest or other acts of God, cancellation fees may be waived at the discretion of the hotel.
- Policies for children vary by property. Child benefits may be extended should a property offer them.
- Any incidental charges that you incur while traveling are not included in your reservation rate and must be paid directly to the hotel. These include but are not limited to resort fees, hotel energy surcharges, parking fees, babysitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, gratuities, and other incidentals.
- Hotel bookings are available through preferred suppliers of Travel Services and may not be available for all locations and destinations.
- Due to hotel supplier policies applicable to our preferred rates, your name may not be provided to the hotel property until 24 hours prior to your arrival. Please contact Travel Services directly for any special requests.
- Special requests made to hotel properties are on a request only basis and cannot be guaranteed. Fees and charges may apply, depending on the service request.
- The hotel may require a major credit card, in one of the guest's name, or a cash deposit upon check-in.
- Reservations do not include services not specified in the reservation confirmation.
- Every reasonable attempt will be made to notify guests of hotel renovation or refurbishment; however, Travel Services shall not be liable for non-disclosure by the property.

## Hotel Taxes and Fees for Non-Point Transactions:

- In connection with facilitating your hotel transaction, the charge to your debit or credit card will include a charge for Taxes and Fees. This charge includes an estimated amount to recover the amount paid to the hotel in connection with your reservation for taxes owed by the hotel including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value-added tax and/or other similar taxes. In certain locations, the tax amount may also include government imposed service fees or other fees not paid directly to the taxing authorities but required by law to be collected by the hotel. The amount paid to the hotel in connection with your reservation for taxes may vary from the amount estimated and included in the charge to you. The balance of the charge for Taxes and Fees is a fee retained as part of the compensation for services and to cover the costs of your reservation, including, for example, customer service costs. The charge for Taxes and Fees varies based on a number of factors including, without limitation, the amount paid to the hotel and the location of the hotel where you will be staying, and may include profit.
- Except as described below, we are not the vendor collecting and remitting taxes to the applicable taxing authorities. Our hotel suppliers, as vendors, include all applicable taxes in the amount billed to us and we pay over such amounts directly to the vendors. We are not a co-vendor associated with the vendor with whom we book or reserve our customer's travel arrangements. Taxability and the appropriate tax rate and the type of applicable taxes vary greatly by location.
- For transactions involving hotels located within certain jurisdictions, the charge to your debit or credit card for Taxes and Fees includes a payment of tax that we are required to collect and remit to the jurisdiction for tax owed on amounts retained as compensation for services.
- Please note that we are unable to facilitate a rebate of Canadian Goods and Services Tax ("GST") for customers booking Canadian hotel accommodations utilizing our services.

## Car Rental Terms and Conditions:

- No-shows are non-refundable and will result in a total forfeiture of settlement and points and without credit due.
- Cancellation fees, rental terms, and any additional fees are subject to change without notice and may vary by location.
- Rental rates are based on 24-hour periods and may be subject to additional fees depending on time of return, including but not limited to hourly rental charges which will be billed directly to you by the car rental company.
- Redemption and Advance Purchase rental rates include unlimited mileage, taxes and fees\*. For reservation-only or courtesy hold rentals, rates are subject to taxes and fees as advised in the car policy and may vary by car rental company. Charges are billed directly by the car rental company and subject to change. \*Local taxes and fees may not be included and will be assessed by the car rental location directly.
- Charges for optional services such as insurance waivers, fuel, additional or underage drivers, special equipment charges, etc are not included in your rental and must be paid directly to the car rental company.
- Geographic restrictions may apply.
- Renters must be 25 years of age and have a valid driver's license, major credit card and good driving record.
- One-way rentals are not permitted on this site.
- Car rental redemptions are available through preferred suppliers' travel services and may not be available for all locations and destinations.
- Special requests made to car rental companies are on a request-only basis and cannot be guaranteed.
- Certain rate types do not permit credit for airline frequent flyer programs or car loyalty programs.
- Car rental suppliers reserve the right to deny rental due to past driving record.
- International car rentals may require a 3-day minimum rental. Any rentals less than 3 days may be charged the 3-day rental rate. Additional taxes/fees/surcharges may be charged to the customer at pick-up. Depending on country, minimum age and cross-border restrictions may apply. Car insurance not available in Ireland, Jamaica, Costa Rica, and Mexico.

## Activity Terms and Conditions:

- Theater tickets, theme-park passes and select sightseeing tours are completely NON-REFUNDABLE once booked.
- No-shows are non-refundable and will result in a total forfeiture of settlement and points and without credit due.
- Activity supplier reserves the right to change, cancel or modify the date, length or inclusions of activity booked without notice to the booking travel agency or the consumer.

## Travel Insurance Terms and Conditions:

- Travel Guard is a third-party insurer and has no direct affiliation with your financial services organization.
- If travel insurance was purchased, you will receive an email confirmation including your policy number and specific details of your policy within 24 hours. Please review your policy details immediately upon receipt for important coverage information.
- Travel insurance coverage will not cover Travel Services' cancellation fees. Travel Services has the right to cancel the booking in the event of non-payment or payment dispute. All refund requests must be made in writing and any negotiable documents (i.e. airline tickets, redeemable certificates or vouchers, etc.) issued by Travel Services must be returned prior to processing of any refund. All refund claims must be submitted within 30 days after the scheduled departure date. Special cancellation provisions may apply to group, holiday and school vacation reservations.
- Credit Card Declines - In the event that your credit card is declined, Travel Services will attempt payment up to two times and will attempt to contact you. If we are unable to obtain authorization, your package will be subject to cancellation and standard penalties will be applied.
- Please note that customers who choose not to select this option are fully responsible for any potential losses that may arise from their travels.

## Cruises

- Only one Dollars Off award may be applied per cruise cabin.
- Minimum cruise price is per cabin including port charges, taxes and fees.
- Port charges, government taxes and fees (which consist of all taxes and fees imposed by U.S. and foreign governmental and quasi-governmental authorities, including without limitation U.S. Customs and Immigration fees, ship passengers international departure tax, airport passenger facility charge, flight segment fees, and international arrival and departure taxes), airfare, transfers, shore excursions, medical services, items of a personal nature (such as gratuities, some beverages, certain specialty restaurants, gift shop purchases, gambling, beauty salon/barber shop/spa services, laundry, photographs, email, internet and fax, etc.) are the responsibility of the cardholder.
- Cruises are non-refundable, non-cancelable and non-transferable. Once redeemed, points may not be added back to your ScoreCard account.
- ScoreCard will not be liable for delays or cancellations caused by strike, labor disputes, mechanical difficulties, government actions, weather, or any other causes beyond ScoreCard's control.
- ScoreCard is not responsible for the cruise line's adherence to its published arrival and departure times for any of its ports of call or itinerary changes.
- ScoreCard is not responsible or liable for personal injury or property damage arising from the selection of any mode of transportation, accommodation, excursion or activity.
- ScoreCard maintains no responsibility for lost or stolen tickets or documents.
- Terms are void where prohibited by law.
- Other restrictions may apply.

## Destination Taxes

- Airport departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes in cash on location.

## Passport Requirement

- A valid passport is required for destinations outside the 50 states or territories. Travelers are responsible for ascertaining, obtaining and possessing all required documentation needed for travel to your destination and it is strongly recommended that both U.S. and non-U.S. citizens verify current entry requirements before making reservations. The airline cannot board any passenger who fails to carry required proof of citizenship documents. No refunds will be made if improper documentation results in denial of boarding aircraft or entry to a foreign country. For foreign entry requirements, go to [travel.state.gov/travel/forentryreq.html](http://travel.state.gov/travel/forentryreq.html). For State Department travel warnings and advisories, go to [travel.state.gov/travel/warnings.html](http://travel.state.gov/travel/warnings.html). For foreign health requirements and dangers, go to <http://www.cdc.gov/travel>.

<b>FLIGHT FEES</b>		
Award or Purchase Type	Travel Services (over the phone)	Online
Universal Ticket Within US 48 All-Inclusive	No Fee	
Universal Ticket Within US 48	\$35 per ticket (\$70 max per transaction)	\$25 per ticket (\$50 max per transaction)
Point Saver Ticket	\$2.50 per segment Security Fee (\$10 max per ticket)	\$2.50 per segment Security Fee (\$10 max per ticket)
Universal Ticket (Outside US 48)	\$35 per ticket (\$70 max per transaction) Fuel Fee	\$25 per ticket (\$50 max per transaction) Fuel Fee
First or Business Class Ticket	\$2.50 per segment Security Fee (\$10 max per ticket)	\$2.50 per segment Security Fee (\$10 max per ticket)
Full Option Ticket	\$35 per ticket (\$70 max per transaction)	\$25 per ticket (\$50 max per transaction)
Companion Ticket	\$15 per ticket (plus redemption transaction fees as noted above)	
Purchase Ticket (without a redemption)	\$35 per ticket (\$70 max per transaction)	\$15 per ticket (\$30 max per transaction)
Exchange, Cancellation or Modification	\$30 per ticket (in addition to airline penalties and fare difference)	
Paper Ticket Printing and Delivery	If the traveler's itinerary requires a paper ticket, there will be an additional charge to cover printing and express delivery costs of the paper ticket(s).	
<b>HOTEL, CAR RENTAL, &amp; ACTIVITY FEES</b>		
Award or Purchase Type	Travel Services (over the phone)	Online
Redemption or Purchase	\$20 per reservation (only charged if made without a flight reservation)	No Fee
Cancellation or Modification	\$20 per reservation (in addition to applicable supplier fee)	
Short Notice for Hotel Cancellation	\$20 per reservation cancellation or modification fee applies Cancellations received within three (3) days of check-in date will be subject to a supplier cancellation fee equal to the one-night room cost plus tax, if applicable. Additional supplier cancellation fees may apply over peak or holiday travel periods.	
Short Notice for Car Rental Cancellation	\$20 per reservation cancellation or modification fee applies. Cancellations received within two (2) days of pick-up date will be subject to a supplier cancellation fee equal to the one-day rental cost plus tax, if applicable.	
Short Notice for Activity Cancellation	\$20 per reservation cancellation or modification fee applies. Cancellations received within three (3) days of activity date will be subject to a supplier cancellation fee equal to the total activity cost plus tax, if applicable.	
<b>CRUISE, VACATION, &amp; EXPERIENCE FEES</b>		
Award or Purchase Type	Travel Services (over the phone)	Online
Redemption or Purchase	\$35 per reservation (\$70 max per transaction)	N/A
Cancellation or Modification	\$75 per reservation	



## Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### **What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address shown on your monthly billing statement. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us at least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

### **What Will Happen After We Receive Your Letter**

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address shown on your monthly billing statement. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Revised 06/13

**FACTS****WHAT DOES SOUTHSIDE BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>* Social Security number</li> <li>* Account balances</li> <li>* Payment history</li> <li>* Transaction history</li> <li>* Credit history</li> <li>* Account transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we will continue to adhere to the privacy policies and practices as described in this statement</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Southside Bank chooses to share; and whether you can limit this sharing.
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<b>Reasons we can share your personal information</b>	<b>Does Southside Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 903-531-7111 or go to <a href="http://www.southside.com">www.southside.com</a>
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What We Do	
<b>How does Southside Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Southside Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>* Open an account</li> <li>* Apply for a loan</li> <li>* Make deposits or withdrawals from your account</li> <li>* Give us your income information</li> <li>* Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>* sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>* affiliates from using your information to market to you</li> <li>* sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. * <i>Southside Bank does not share with our affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. * <i>Southside Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * <i>Our joint marketing partners include insurance companies, financial service companies and an investment advisory firm.</i>

Other Important Information	
<p><b>For Texas Customers.</b> Southside Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Southside Bank should contact the Texas Department of Banking.</p> <p>Southside Bank also engages in the business of selling checks as an agent for MoneyGram Payment Systems, Inc. and American Express. These companies are licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. After first contacting MoneyGram Payment Services, Inc. or American Express, a customer that still has an unresolved complaint concerning sale of checks activities should contact the Texas Department of Banking.</p> <p>Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>, Website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>.</p>	