

SBD Rewards Terms & Conditions

These Rules govern your participation in the SBD Rewards Program (also referred to as the “Program”). Your participation in this Program enables you to earn points that may be redeemed for various rewards. “Cardholder” means an individual that has requested and/or received a Savings Bank of Danbury Visa[®] debit card (also referred to as a “Card”). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. Savings Bank of Danbury (also referred to as your “Financial Institution”) issues and administers all Cards. The SBD Rewards website can be found by following the links from www.sbdanbury.com (also referred to as the “website”). The SBD Rewards toll-free number is 1-877-SBD-RWDS (877-723-7937) (also referred to as the “SBD Rewards Service Center”). Hours of operation are 24 hours a day, 7 days per week.

RewardsNOW, Inc. manages and administers the Program. RewardsNOW and your Financial Institution are not affiliates. These Rules and Card transactions are also subject to other agreements you may have with your Financial Institution (for example, Cardholder agreements).

General

1. The Program is offered at the sole discretion of your Financial Institution. They reserve the right to change these rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding points, or change redemption of outstanding rewards. Your Financial Institution does not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules (for example, any attempt to sell, exchange, or transfer points or any instrument exchangeable for points), your Financial Institution, in its sole discretion, reserves the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of points earned or redeemed.
5. The Program is void where prohibited by law.
6. Your Financial Institution is not responsible for managing or administering the Program or providing services under the Program. Your Financial Institution will not be responsible for errors or omissions in any Program document. Your Financial Institution will not have any liability to you or any other cardholder arising from, or related to, the services or rewards.
7. You (and any other beneficiary of the Program) agree that neither your Financial Institution nor RewardsNOW will be liable for, and you release, discharge, and hold harmless your Financial Institution and RewardsNOW or anyone who acted on behalf of your Financial Institution or RewardsNOW, from any and all claims of any sort, type, kind, or nature that you may have arising out of or in any way relating to your participation in the program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards.
8. Your Financial Institution reserves the right to interpret Program Rules and policies and will be the final authority on point credits and award qualifications.

Earning Points

1. Cardholders will earn one point for every two U.S. dollars (\$2) in eligible net purchases through signature based (non-PIN) transactions made on their Savings Bank of Danbury Visa[®] debit card rounded to the nearest whole dollar. Points can also be earned for Bill Pay activity. See website for details.
2. “Net purchases” are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle that includes Cardholder’s Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from point calculation include the following: any point of sale PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to a Rewards Card account, including ATM fees, annual fees, or any unauthorized charges or transactions.
4. Negative points will post on a statement if returns or credits exceed purchases. Points may not be purchased.
5. Points may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended. If the account is closed by either you or your Financial Institution for any reason, all points that were accumulated but unused will be forfeited immediately.
6. Point accrual will begin upon the first day of the calendar month that includes the Cardholder’s Enrollment Date. No other retroactive points will be awarded.
7. The number of points a Cardholder can earn in a calendar year is unlimited.
8. Points earned will be credited on a monthly basis. We will provide a quarterly paper statement by mail and a monthly e-statement. You can opt to receive a monthly e-statement notification by email when your points are

updated. The email will also contain a link to the website where you can view your current point balance. If you choose this option, the quarterly paper statement by mail will stop. Email addresses and statement preferences can be updated by visiting the website.

9. Points will expire three years after the month in which they were earned. Points have no cash value. Points and awards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.

Redeeming Points

1. Points may be redeemed for a variety of rewards, as indicated in the brochure or on the website.
2. When you are ready to redeem points, visit the website to select your reward, or call the SBD Rewards Service Center for all redemption inquiries and orders.
3. The point redemption levels can be found on the website.
4. To redeem your points for travel, visit the website or call the SBD Rewards Service Center. You can redeem your points for a flight via our online booking page, for a Travel Rebate Certificate, or for a travel package. Restrictions may apply; see website or call for details.
5. Travel Rebate Certificates must be redeemed in increments of 2,500 points with a minimum of 5,000 points. Travel Certificates can be downloaded from the website. By following the instructions on the Certificate, you can receive credit to your Card account. If you do not have web access, you may redeem your points by calling the SBD Rewards Service Center. Travel Certificates may be applied toward any travel accommodations or services purchased with your participating Card, with the exception of food and fuel. Certificate usage is limited to the account holder(s) identified on the Certificate. Certificates have no cash value and no cash refunds or credits will be given if the value of the travel service is less than the value of the Certificate. The issuer assumes no liability for dollars paid by account holder over and above the reward value redeemed.
6. Points may be redeemed only from accounts that are open and in good standing as stated in the "Earning Points" section above.
7. Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.
8. All redemptions are sent to the billing address on the account. UPS or USPS will usually deliver your item within 2-4 weeks. Shipments cannot be made to a post office box, an APO address, or outside the 50 United States. You may update your mailing address by contacting your Financial Institution.
9. All rewards are subject to availability. Reward items may be discontinued or withdrawn without notice. Should an item be discontinued, it will be replaced with an item of equal or greater value or you will be advised of unavailability so that you can make an alternate selection.
10. If an item arrives in damaged condition, you may return it for a replacement. Please contact 1-800-240-4814 x203 for a return authorization. Item(s) must be returned within 30 days of receipt in the original packaging. For returns of items that are not damaged, please contact the SBD Rewards Service Center. Return shipping charges will be paid by the participant. There is a \$30 restocking fee. Item(s) must be returned within 30 days of receipt, unused and in the original packaging. Gift cards and Codes cannot be returned for any reason.
11. Neither your Financial Institution nor RewardsNOW are responsible for lost or stolen correspondence, documents, or certificates.
12. You, as a Cardholder, have sole responsibility for any charges over and above the stated value of a gift card or gift certificate.