



# MLB<sup>®</sup> Extra Bases<sup>™</sup> Rewards Program Rules

It's easy to earn Points — simply use your Card for everyday purchases, like buying groceries, filling the gas tank or paying your utility bill.

There's no additional cost to participate in the Program, and you and your authorized users are automatically enrolled.

Rewards at a glance:	
<b>Base Earn</b>	Earn 1 Base Point for every \$1 spent on Net Purchases
<b>Bonus Earn</b>	<b>Preferred Rewards/Preferred Rewards for Wealth Management Bonus (if qualified &amp; enrolled):</b> Earn 25%–75% more Points*
<b>Redeem</b>	<ul style="list-style-type: none"><li>• Cash Back</li><li>• Team Memorabilia</li><li>• MLB Tickets</li><li>• VIP Experiences</li></ul>
<b>Minimum Redemption</b>	<ul style="list-style-type: none"><li>• Cash Redemptions start at 2,500 Points</li><li>• Minimums for non-cash redemptions vary. Visit the Site for more information**</li></ul>
<b>Expiration</b>	Points expire 5 years after the month they were earned
<b>Forfeiture</b>	Points are subject to forfeiture. See page 4.

\*See page 2 for eligibility details.

\*\*See page 5 for details about non-cash redemption.

## Learn more about:

Earning Points	page 2
Redeeming Points	page 3

The following Program Rules provide what you need to know about the Program. Please review this document and keep it for reference. If We make any changes to the Program, We may notify you by mail.

## Basic terms and definitions

**Base Points**—The number of Points you will earn with each purchase

**Billing Cycle**—The period of time between monthly bills or monthly billing statements, as defined in your Credit Card Agreement

**Bonus Points**—The number of additional Points you can earn with each purchase, subject to the terms of certain bonus offers or enrollment-based programs

**Card**—An *MLB*<sup>®</sup> Extra Bases™ Rewards credit card

**Cardholder (also referred to as “you”)**—Individual Cardholders, Joint Cardholders and authorized users, if any, with a Card account and charging privileges (excluding corporations, partnerships or other entities)

**Cash Rewards**—A statement credit or a check; Cash Rewards are issued in U.S. dollars

**Joint Cardholder**—Joint owner of the Card account who shares full responsibility of account with the Primary Cardholder; does not include authorized users

**Net Purchases**—The amount of purchases less any credits, returns and adjustments

**Points**—Points that are earned or redeemed through the Program

**Preferred Rewards/Preferred Rewards for Wealth Management Programs**—Optional benefits and rewards programs, separate from this Card Program, available to Bank of America customers/Merrill clients who have met certain deposit account and deposit/investment balance criteria. Qualification and enrollment requirements, and other program details, are available at [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards)

**Primary Cardholder**—First-named Cardholder on the Card account

**Program**—The *MLB* Extra Bases Rewards program

**Program Rules**—Refers to the terms and conditions in this document, which govern the Program; these Program Rules are

separate from the terms of the Credit Card Agreement provided with your Card

**Rewards**—Rewards that you can receive by redeeming Points

**Site**—The Rewards website at [MLBExtraBases.com](http://MLBExtraBases.com)

**We/Us/Our**—Bank of America, N.A., the administrator and issuer of the Program

## How are my Points calculated?

- We will calculate your Points with each eligible transaction and award (or deduct) the resulting Points, including two decimals (for example,  $\$1.01 \times 1 = 1.01$  Points).
- We calculate and round Base and Bonus Points separately.

### Base Points

- We calculate the number of Base Points you will earn with each purchase or return transaction you make.
- The transaction amount (positive or negative dollars) multiplied by your base earn rate of 1 Point equals your Base Points.
- For example, a purchase of  $\$1.01 \times 1$  base earn rate = 1.01 Base Points.
- Similarly, a return of  $-\$1.01 \times 1$  base earn rate = -1.01 Base Points.

### Bonus Points

- You may earn Bonus Points based on meeting certain criteria or taking certain actions (such as enrolling in the Preferred Rewards program); details will accompany the offer.
- We calculate the number of Bonus Points you will earn with each purchase or return transaction you make, but separately from the calculation for your Base Points.
- The transaction amount (positive or negative dollars) multiplied by the bonus earn rate for that particular offer equals your Bonus Points.
- For example, a purchase of  $\$1.00 \times .50$  bonus earn rate = 0.50 Bonus Points.

- Similarly, a return of  $-\$1.00 \times .50$  bonus earn rate = -0.50 Bonus Points.

### Points Rounding

- Any Points calculations resulting in more than two decimals will be rounded up to the next hundredth of a Point (for example, 1.013 rounds up to 1.02).

### How do I earn Points?

- Earn 1 Base Point for every \$1 spent on Net Purchases.  $\$1.01 \times 1$  earn rate = 1.01 Points.
- There is no limit on the number of Points that can be earned.
- From time to time, special promotions may feature the ability to earn Bonus Points; details will accompany the offer.
- Points are subject to verification.

Visit the Site or refer to your monthly billing statement to see how many Points you've earned.

### Transactions not eligible for Points

You won't earn Points for:

- Balance Transfers and Cash Advances, including but not limited to, travelers checks, money orders and other cash equivalents
- Fees, interest charges and credit insurance
- Fraudulent transactions

### What you need to know

- Accrual of Points earned through the Program may begin on the date We mail the Card and the Credit Card Agreement to you.

If I'm a Bank of America customer or Merrill client who has qualified for and enrolled in the Preferred Rewards/ Preferred Rewards for Wealth Management Program, how do I earn the Preferred Rewards/ Preferred Rewards for Wealth Management Bonus?

### What you should know

- To be qualified for enrollment in the Preferred Rewards/Preferred Rewards for Wealth Management (formerly known as Banking Rewards for Wealth Management) Programs, you must own certain Bank of America deposit accounts and maintain specific balances in Bank of America deposit accounts and/or in Merrill investment accounts. Details are available at [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards).
- After enrolling in the Preferred Rewards/ Preferred Rewards for Wealth Management Programs, or if you are already enrolled and open a new Card, it may take up to 30 days for the Preferred Rewards/Preferred Rewards for Wealth Management Bonus to become active on your Card.
- If you move to a higher (or lower) reward tier, it may take up to five days for the higher (or lower) Preferred Rewards/ Preferred Rewards for Wealth Management Bonus to become active on your existing Cards.
- For enrolled members who change their card type, as long as the new Card is an eligible credit card, it may take up to five days for the Preferred Rewards/Preferred Rewards for Wealth Management Bonus to become active on the new Card. A complete list of ineligible cards is available at [bankofamerica.com/preferred-rewards](http://bankofamerica.com/preferred-rewards).

- If more than one Cardholder on a Card account (Primary Cardholder and Joint Cardholder) is enrolled in the Preferred Rewards/Preferred Rewards for Wealth Management Program, the account will receive the Preferred Rewards/Preferred Rewards for Wealth Management Bonus level based on the Cardholder with the higher tier.
- If a Joint Cardholder with a higher tier is added to a Card account, it may take up to 30 days for the higher Preferred Rewards/Preferred Rewards for Wealth Management Bonus to become active on that Card.
- Your Preferred Rewards/Preferred Rewards for Wealth Management Program enrollment status and tier can change depending on the balance you maintain in your qualifying deposit/investment account(s).
- The Preferred Rewards/Preferred Rewards for Wealth Management Bonuses are calculated and awarded separately from any other Bonus Points or account-opening bonus, if applicable.
- This product is not eligible for benefits under the Preferred Rewards for Business program.

### **How the Preferred Rewards/Preferred Rewards for Wealth Management Bonus works**

- If either the Primary Cardholder or Joint Cardholder on the account is enrolled in the Preferred Rewards/Preferred Rewards for Wealth Management Programs, the Preferred Rewards/Preferred Rewards for Wealth Management Bonus will be added as Bonus Points to the Base Points you earn with each \$1 spent on Net Purchases.
- The amount of Bonus Points you earn depends on your Preferred Rewards/Preferred Rewards for Wealth Management Program enrollment status and tier at the time the purchase posts to your account as follows:

- Gold tier (25% bonus earn rate): Earn 1.25 Points (.25 Bonus Points + 1 Base Point).
  - Platinum tier (50% bonus earn rate): Earn 1.50 Points (.50 Bonus Points + 1 Base Point).
  - Platinum Honors tier (75% bonus earn rate): Earn 1.75 Points (.75 Bonus Points + 1 Base Point).
  - Preferred Rewards for Wealth Management (75% bonus earn rate): Earn 1.75 Points (.75 Bonus Points + 1 Base Point).
- For example, if you earn 100 Base Points, the Preferred Rewards Bonus (based on your tier when the purchase posts to your account) will add 25, 50, or 75 Bonus Points, totaling 125, 150, or 175 Points.

### **How do I redeem my Points?**

Go to **MLBExtraBases.com** or call the numbers listed under each redemption option.

#### **What you need to know**

- Points are available for redemption as soon as they appear on your monthly billing statement.
- The most up-to-date number of Points you have available to redeem (which reflects any Points adjustments, transfers, or redemptions) is available online or by calling Us at 877.494.7755 and may differ from the available Points shown on your last monthly billing statement.
- You can only redeem Points in whole-Point increments, but any fractions of Points will continue to accumulate toward the next whole Point for future redemptions.
- Points can only be redeemed if the account is open and has active charging privileges.
- In order to redeem for Rewards, you must be an individual (no corporations, partnerships or entities).
- If your account loses charging privileges but regains them before the point of account closure, your Points will be

available for redemption once the charging privileges are restored.

- For new customers, accrual of Points may begin immediately upon processing of account opening. If you are an existing credit card customer and your account is converted to the Program, you may not be issued Points until the first day of the Billing Cycle, beginning after you receive the Card(s).
- If the owner(s) of the Card account voluntarily closes the Card account, or if for any reason We close the Card account, any unused Points associated with the account are subject to immediate forfeiture, unless specifically authorized by Us within 90 days of the closure.
- However, if the Card account is closed in connection with a death or incapacity of the Card account owner, Points eligible for redemption may be redeemed if an authorized representative of the estate, as determined by Us, requests Points redemption within 57 days of an account closure. Whether Points are eligible for redemption depends on the final status of the account, is subject to the account being closed and paid in full, and is in Our sole discretion. Rewards will only be issued upon request and in the name of the deceased Primary Cardholder. In the event redemptions are mailed, they are sent in the name of the deceased Primary Cardholder and to the address We have in Our system of record for that person. These redemption provisions do not apply to jointly held accounts where there is at least one surviving owner of an account.
- When you request a Reward, Points will be deducted from your account based on the Point value of the specific Reward on the date of the request.
- All redemptions are final once processed.
- You can't transfer or sell Points to another person. However, you may be able to transfer Points from one Bank of America account to another. Call for more information to see if your account qualifies.
- Points are non-negotiable, and cannot be redeemed for any benefit except those Rewards designated by Us.
- Points are not property of any Cardholder or other person, and may not be brokered; bartered; attached; pledged; gifted; sold; or unless specifically authorized by Us, transferred to anyone else under any circumstances, including, but not limited to: disability; death; upon operation of law, or in connection with any domestic relations dispute and/or legal proceeding.
- We shall have no liability for disagreements between Cardholders regarding Points.
- Unless specifically authorized by Us, Points may not be combined with other discounts, special rates, promotions or other reward programs offered by Us.
- Points transfers between credit card accounts issued by Us are only available on certain programs. Refer to the Site for more details.
- Points may not be combined with any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge or credit card programs, whether in the U.S. or abroad.
- Points expire five years after the month they were earned.

### Redemption for Cash Rewards

- Redeem Points for a variety of Cash Rewards by calling Us at 800.421.2110 or visiting **MLBExtraBases.com**.
- A Cash Reward shall be issued in the form of a check or a statement credit for a predetermined U.S. dollar sum.
- Cash Reward redemptions start at 2,500 Points.
- Cash Rewards can be redeemed in increments of 1 Point.
- There is no limit to the number of Points you can redeem.

- Redemption values resulting in fractions of Cash Rewards will be rounded up to the nearest whole cent.
- The Redemption value of your Points is 1%. For example: 2,500 Points = \$25.00.
- This information is available on the Site and is subject to change.
- Cash Rewards redeemed for a statement credit to your Card will post to your account within three business days of the date of redemption.
- Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate.
- Cash Reward checks are not issued automatically; checks will be issued only upon request of the Cardholder.
- The check will be made payable to the one individual designated by Us as the Primary Cardholder, i.e., the check will not be made payable to either a Joint Cardholder or an authorized user(s), if any.
- Checks can only be shipped within the 50 United States and U.S. territories.
- Each check is mailed to the Primary Cardholder's billing address via first-class U.S. mail within 14 business days of receipt of the request.
- Requests for multiple checks are processed and mailed separately.
- Each check will be valid for 90 days from its date of issue.
- The expiration date will appear on the check.
- A check that is not presented for payment before the expiration date will be void and the Cash Reward will then be awarded as a statement credit posting to your Card within two Billing Cycles following the expiration date and will be applied to your account as a retail credit adjustment.
- If your Card is closed before a check is drawn, or a statement credit appears, then the Cash Reward will be forfeited (except if your Card has been reported as lost or stolen, subject to verification).

- There is no limit to the number of checks you may receive.
- Receipt of a Cash Reward check or the appearance of a statement credit does not affect your responsibility to pay your Minimum Payment Due shown on each monthly billing statement you receive from Us.

## Redemption for Experiences and Tickets

- Redeem Points for team experiences or tickets to a game by calling *MLB Extra Bases* at 877.494.7755 or visiting **MLBExtraBases.com**.
- Quantities are limited, and Rewards are available on a first-come, first-served basis (subject to change).
- The number of Points you need to redeem will be based on the value of each Reward.
- Additional restrictions may apply to individual Rewards. For details, see the description of the Reward on the Site.
- If you access or redeem Points for these services by phone or **MLBExtraBases.com**, you agree to be bound by the terms and conditions outlined on the Site.
- You are responsible for charges made at your request.

## Redemption for Memorabilia

- Redeem Points for Team Memorabilia by calling *MLB Extra Bases* at 877.494.7755 or visiting **MLBExtraBases.com**.
- Memorabilia is subject to availability.
- If the item you select is discontinued or isn't available for any reason, We will replace it with one of equal or similar value.
- If there isn't a suitable replacement, We will reinstate the Points.
- Memorabilia will be shipped prepaid to street addresses, and cannot be sent to P.O. Boxes.

## Additional Terms

### Program changes

Changes to the Program and the Program Rules may occur from time to time. When any change is made, We will post revisions on the Site. In some cases, We may notify you of changes by mail. However, it's your responsibility to review the Site or any correspondence to stay aware of any changes.

We may choose to:

- Discontinue or change redemption options or values at any time.
- Discontinue or replace any Reward with a similar one of equal or greater value.
- Change any part of the Program or Program Rules.
- Terminate the Program, or discontinue your participation in it for any reason. For example, We may disqualify you from earning and redeeming Points if We find that you or someone else used your account in a way that breaks the Program Rules.

Changes may also affect outstanding transactions and Points, including but not limited to:

- The earnings rate for Points
- The minimum amount of Points required for redemption
- The types of transactions that qualify for Points
- The type or value of Rewards
- The expiration date of Points, and the maximum number of Points that may be earned per month, year or other time period

The Program is not scheduled to end on a predetermined date.

### Disputes regarding Points

- Discrepancies about Points earnings are not treated as Card billing disputes.

Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. For additional information on disputes regarding Points, call the number listed on the back of your Card.

- All discrepancies regarding Points must be brought to Our attention within 6 months from the posting date of the transaction for which the adjustment is sought.
- If a transaction is subject to a billing dispute, the Points value of the transaction will be deducted from the Points total during the dispute period.
- If the transaction is reinstated, the Points will be reinstated.
- Questions regarding the accrual of Points and the reporting of earned Points will be resolved by Us.
- All decisions regarding Points disputes shall be final.

### Refunds on Card transactions

If you earn Points with a Card transaction that is later refunded — and you redeem those Points for a Reward — We may:

- Stop payment on any checks
- Withhold subsequent Points
- Collect any amounts you owe; this may include charging an equivalent dollar amount to your Card in the form of a Bank Cash Advance

### Combining Points, Rewards and other special promotions

Unless specifically authorized by Us, Points and Rewards may not be combined:

- With other discounts, special rates, promotions or other reward programs offered by Us
- With any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge, or credit card program

### Program administration

- Bank of America, N.A. manages the Cash Rewards portion of the Program.

- Bank of America, N.A. manages the Program.
- Bank of America, N.A. is the exclusive issuer and administrator of the Program.
- *MLB Advanced Media, L.P.* (“*MLBAM*”) manages the fulfillment of *MLB*-related rewards only upon instructions from Bank of America.
- *MLBAM* does not manage Point redemptions directly. Accordingly, questions regarding the administration of the Program and Point redemption should be directed to Bank of America, at the phone number listed on the back of your Card.

### General liability

The Card is separate and distinct from any accounts you may have with Bank of America and its affiliates.

Approval of this Card account does not mean that any other account will be established for you.

You agree to release Bank of America, N.A. and any of its affiliates from all liability, including:

- Any loss, claim, expense or damages you experience in connection with Points. If at all, the sole extent of any liability will not exceed the actual value of the Reward.
- Any claims, expenses and legal fees arising from or related to any violation of the Program Rules by you or anyone using your Card account.
- Any typographical errors or omissions in any Program-related document.
- The use of any personal or other information you provide to any merchants in connection with processing your Reward.

- Delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email.
- Any error, omission, interruption, deletion, defect, delay, theft, destruction or unauthorized access to, or alteration of, Points you earn or redeem.



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Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from receiving Rewards. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Rewards. Please consult your tax advisor, as neither We, nor Our affiliates, provide tax advice.

All aspects of the Program are governed by the laws of the State of North Carolina. In states that don't allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

For information about Our rights and your responsibilities regarding the online portion of the Program, see the Terms of Use at the Site.

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