



By submitting an application for Householding you agree that you have read and will abide by the attached Rewards Program and Householding Rules.

Application Details

In order to process your Householding request, please completely fill-out the application below.

1. Select the Head of Household account. This is the primary and main account that you elect for your request.
2. All existing accounts under the business will be added as Contributing Accounts at time of processing
3. If adding new cards in the future, you will need to add the account to the household list on cRewards manually.
 - a. Access the Household account on mycardstatement.com and click on "View Rewards"
 - b. Once you are on the C-Rewards website click the Account option in the top right and then click Householding and follow the directions on the web page.

Head of Household Account Number:

Business Name:

Tax ID:

Authorized By: X

Physical Signature: x

Business Officer/Principal Guarantor

Rewards Program and Householding Rules.

1. Unless otherwise indicated, all standard Rewards Program Rules apply.
2. The following terms and conditions have the meanings set forth below and apply to all Householding Rules. Additional terms are defined elsewhere in these Householding Rules.
3. Householding: The ability for Program participants to combine Bonus Points from multiple qualifying accounts into one combined household account ("Household").
4. Household: A group of qualifying accounts ("Qualifying Account(s)") participating in Householding; or the action or ability to combine or group Qualifying Accounts together.
5. Qualifying Account: Any eligible financial account or product/service designated by TCM Bank NA, which meets all Program Rules and requirements.
6. Head of Household: The designated primary account of a Household.
7. Primary Account Holder: The primary person responsible for an account; the first person listed or named on an account.
8. Contributing Account: A secondary account that participates in or contributes to the Household account.
9. Requestor: The person submitting the Household Application request.
10. As provided in these Householding Rules, account holders ("Account holder", "You" or "you") have the ability to combine Bonus Points from multiple accounts ("Accounts") as indicated by TCM Bank NA into one combined Household account for greater reward options ("Householding Program").
11. TCM Bank NA has the right to: (i) select Accounts that may participate in Householding ("Qualifying Accounts"), (ii) determine which Accounts within a Household are eligible to redeem Househeld Bonus Points, and (iii) modify, suspend, or cancel Householding or the Householding Rules at any time without notice, restriction, or penalty.
12. Requests to create or join a Household can be made by submitting an application via the program website or by completing the attached application.
13. In order for a Household Application to be processed, the Requestor's account must also be included on the application as either the Head of Household, or Contributing Account.
14. Your Householding application will typically be processed on the same day; however please allow up to three (3) business days of receipt for processing.
15. A minimum of two (2) Accounts are required to create or maintain a Household.
16. Householding applications will be evaluated based on criteria set forth by TCM Bank NA.
17. By submitting your application to create a Household, you certify that you have read and agree to abide by these Terms. You also acknowledge that you have the consent of all other primary Account holder(s) on any Accounts you wish to include in the Householding application (when applicable).
18. Each Household must have a Head of Household assigned.
19. Accounts must be open and in good standing (i.e., not cancelled or terminated by either party, delinquent, or otherwise not available to use for charges) at the time the Householding Program application is processed in order to be considered eligible. TCM Bank NA may choose based on its discretion on whether or not to accept, deny, or process applications that do not meet the established program guidelines and rules.
20. A Household will be dissolved in the event the Head of Household's Account is cancelled or terminated by either party, or permanently unavailable for use. When this occurs, Bonus Points will be returned to each Contributing Account in the Household based on their individual contributions made less any Bonus Points adjusted, redeemed, or expired (if applicable).
21. Only Account holder(s) authorized by TCM Bank NA may submit redemption requests. Bonus Points shall only be redeemed: (i) in the order in which they are earned, and (ii) based on contributions made by Qualifying Accounts which are open and available for use. The redemption of Bonus Points shall be subtracted based on the first-in, first-out (FIFO) approach, meaning those earned first will be the first points subtracted from the applicable cardholder(s) total point balance.]
22. All Bonus Points earned by Contributing Accounts that are cancelled or terminated by either party, delinquent or otherwise unavailable for use will not be available for redemption until the status is resolved and the Contributing Account is again considered open and available for use.
23. In the event an award is returned, all Bonus Points redeemed for that award will be returned to the Head of Household Account.
24. A Contributing Account may be removed from a Household based on the request of the primary Account holder listed on the affected Contributing Account. Once removed, the Contributing Account maintains any Bonus Points it contributed to the Household Account net any Bonus Points adjusted, expired, or redeemed (if applicable) by the Account or other Accounts in the Household. The Household Bonus Point balance is reduced by all Bonus Points returned to the removed Contributing Account.
25. In any event the Head of Household Account is to be removed or disassociated from a Household, a new Head of Household Account must first be established in order to keep the Household intact; otherwise, the Household will be dissolved and all Bonus Points will be returned to the Contributing Account. Contributing Account maintains any Bonus Points it contributed to the Household Account net any Bonus Points adjusted, expired, or redeemed (if applicable) by the Account or other Accounts in the Household. The Household Bonus Point balance is reduced by all Bonus Points returned to the removed Contributing Account.
26. In the event the Head of Household Account is transferred or reissued, the newly issued Account will assume the role of Head of Household, as long as it meets all criteria necessary for inclusion in the Household. When a Contributing Account is transferred or reissued, the new Account will maintain participation in the Household, as long as all criteria for inclusion in the Household have been met.
27. In order to remove an account or to not participate in Householding, you must contact the TCM Bank NA Business Account Maintenance team at business.maintenance@tcmbank.com
28. All determinations regarding these Terms are final. Use of your Account after inclusion in a Household signifies your full agreement to these Rules.