



## Enjoy a Little R&B!

Rollover & Borrow is one of our features that allow you to rollover unused points from one month to the next, as well as borrow points from the next month to use in the current month.

We call this feature “R&B,” Rollover & Borrow.

Here’s how R&B works:

### ROLLOVER:

If you don’t use all of your regular points during any month, the unused points will automatically rollover to the next month. HOWEVER....you must use those points in the next month or lose them. As a matter of technicality, we take from the regular points first and exhaust them before taking from the rollover points.

### BORROW:

You may borrow up to 20% of the points you get for next month in the current month. In the past, we allowed this only 3x a year. Now, it’s ongoing. So, for example, if you get 100 points a month on your annual package, you may borrow up to 20 points from the following month. Of course, that will reduce the points you have available in that next month, but if you need them now, why not borrow instead of facing an overage charge? Right?

The real power of R&B could be realized if for some reason you skipped an entire month. ALL of those points would rollover to the next month. You could also still borrow the 20% from the following month. Using our 100 point a month retainer example, therefore that would mean you could have up to 220 points available in a single month. That’s some pretty powerful savings versus having to pay a 120 point overage for that busy month.

Cost: 10% of your regular monthly rate, which is then added to your monthly rate.