

Cash Rewards - **FAQ**

Q. What is Cash Rewards?

A. You can earn cash back by shopping online at over 150 national retailers. Register your card through the Cash Rewards website and you will receive a percentage back on all eligible purchases you make at participating retailers .

Q. How do I begin the process to earn cash back?

A. Login to your financial institution's website to locate the Cash Rewards banner. First-time users will be required to enter the ID number on the Membership ID card found in your New Account Kit. You can create your profile and enter the credit or debit card you prefer to use for purchases.

Q. How many cards can I register?

A. You can register one credit or debit card.

Q. Can I register any of my credit or debit cards?

A. You can register any credit or debit card that contains the VISA® or MasterCard® logo.

Q. What information do I need to provide for enrollment?

A. You will need to provide your membership ID, name, email address, zip code and credit card or debit card information in order to enroll.

Q. Why do I register a credit or debit card to receive my Cash Rewards?

A. Our goal is to provide you with an easy and seamless shopping experience where you can be rewarded automatically. We have special processing technology that meets industry standards set by Visa USA, known as CISP (Cardholder Information Security Program). Additionally, we have an industry platform known as PCI DSS that sets a standard to help protect your personal information. This technology allows us to securely track the usage of your registered credit card or debit card at participating merchants. There are no web codes to present, no coupons to clip, so no one knows about your rewards benefit. We will never charge unauthorized transactions to your credit or debit card without your permission. You may also view our Privacy Policy on the Cash Rewards website for more information about your security.

Q. Is the Cash Rewards website secure and is my information protected?

A. Yes. When you register your credit or debit card or access your account information, you are accessing our secure server. The secure server software (SSL) encrypts all information you input before it is sent to us. Additionally, all of the customer data we collect is protected against unauthorized access.

Q. Can my spouse, who is a joint account holder, also register a credit or debit card through Cash Rewards?

A. Yes. The joint account holder will have to set up a separate profile, using the same procedures as the main account holder.

Q. How will I receive my cash back?

A. You will receive a credit on your registered card's monthly billing statement.

Q. When will the credit appear on my statement?

A. This will vary by retailer. You should see the credit to your monthly statement within 30 to 90 days from date of purchase.

Q. Can I track my savings?

A. Yes. You can track your itemized savings online using the "Savings Tracker". You can view your rebate dollars pending, month-to-date savings, year-to-date savings or your total lifetime savings since joining the program.

Q. Can I receive cash back when I purchase gift cards online?

A. Many of the participating retailers allow cash rewards on the purchase of gift cards. Each retailer will specify their terms and conditions on their individual websites.

Q. Can I use a merchant gift card when shopping through Cash Rewards?

A. Gift cards can be used through the Cash Rewards program . The amount of cash rewards earned by the member will be driven by the amount charged to the registered debit or credit card, which would be the total purchase less the gift card amount.

Q. I am currently a member of a rewards program through one of the retailers that participate in Cash Rewards. Can I apply my purchases made through Cash Rewards to my existing rewards program?

A. Each retailer will have their own policy on applying Cash Reward purchases to their own rewards program.

Q. Is the cash back percentage applied to the total amount of the purchase ?

A. Most of the participating retailers apply the cash reward to the total purchase price including taxes and shipping.

Q. Can I change the credit or debit card I currently have registered?

A. Yes. You can change or update your registered card anytime by updating your "profile" online.