PURCHASE REWARDS FREQUENTLY ASKED QUESTIONS

Purchase Rewards is an added benefit now available on your AFCU checking account. By using Online Banking and your American First Visa Debit card you will get cash back to your checking account when you shop at popular retailers. The more you use your Debit card, the more offers you'll see when you log into Online Banking! Call us with any questions at 800.290.1112.

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Product

1. What is Purchase Rewards?

The Purchase Rewards program lets you earn cash rewards by using your Visa Debit card to purchase merchandise and services at popular retailers – at stores and online. The offers will be presented to you through Online Banking. Once you select the offers you want through Online Banking, you can receive cash rewards on those purchases when you use your AFCU Visa Debit card to redeem the offers.

As an AFCU Visa Debit card member, there is no limit to the cash rewards you can earn. So, the more you use your AFCU Visa Debit card, the more offers you can receive through Online Banking and the more cash back rewards you can earn!

- **Log into Online Banking** and **click to activate** exclusive cash back offers from popular retailers
- **Shop using your AFCU Visa Debit card to redeem** your offers at restaurants and retailers
- **Enjoy the cash back** deposited right to you AFCU checking account at the end of the next month

2. How do I earn Purchase Rewards?

This Purchase Rewards program is based on how you currently shop, so the offers you receive through Online Banking are relevant to you. The more you use your American First Debit card, the more chances you have to receive offers presented to you through Online Banking.

To earn Purchase Rewards, log into Online Banking, click on an offer to see the details, and then click "add to card." Then shop at the specified retailer and pay using your AFCU Visa Debit card to earn the cash reward. The cash will be deposited right to your AFCU checking account at the end of the next month.

3. Do I need to use a coupon or code to earn Purchase Rewards?

Typically, you do not need a coupon or code to redeem an offer. Each offer has different specifications regarding when and where you shop and how much you need to spend. Offers that require an online purchase are clearly specified and may include a redemption code. Please read offer details to determine how to redeem each offer.

4. Can I use another coupon or discount from this retailer with my offers?

Yes, if the amount paid with your American First Debit card meets the requirements of the offer after the coupon or discount is applied.

5. If I have more than one account will I see the same offers on both accounts?

Offers are matched on an account level, based on the purchases made with your AFCU Visa Debit card for that account. If you make different purchases with different accounts, you will see different offers in those accounts when you log into each account using Online Banking. You must use your AFCU Visa Debit card connected to that account to redeem the offers for that account.

6. **Can I use any of my AFCU Visa Debit card to earn Purchase Rewards?**

To get the Purchase Rewards cash back offers, you have to use your AFCU Visa Debit card that is associated with the account that received the offer.

7. **Is my personal information shared with retailers?**

No. Your personal information is never shared with retailers at any time.

8. **Who administers the Purchase Rewards program?**

This program is administered through a partnership between a third party vendor and our Online Banking. All personally identifiable information is secure within AFCU's Online Banking system and is not shared with the third party administrator. The third party vendor will make its best effort to collect all of the rewards due you and assumes all liability for the collections. While AFCU is not liable for any rewards offered through this program, we work very closely with our vendor partners to ensure that your data is secure, the program provides value for you and that the Purchase Rewards Program provides a positive experience.

9. **Is there a fee to use Purchase Rewards?**

No. This benefit is completely free with any AFCU checking account with a fee-free Visa Debit card – and there is no fee to use Online Banking!

To Participate

10. **How do I sign up?**

Online Banking users with a checking account are automatically enrolled in this Purchase Rewards program. You will need an AFCU Visa Debit card to redeem any offers. If you do not have one or need your access code for Online Banking, please call Member Services today at **800.290.1112.**

11. **What if I do not want to receive offers?**

You can opt out by clicking on the "Stop receiving all offers" link on the Purchase Rewards summary page. This link can be found in the upper right part of the page. If you opt out of the Purchase Rewards program but change your mind later, you can reactivate your participation by simply clicking on "Start receiving offers again" on your Account Summary page.

12. **What if I want to receive offers again?**

If you opted out of the Purchase Rewards program but have changed your mind, you can reactivate your participation by simply clicking on "Start receiving offers again" on your Checking Account History page.

Offers

13. Where/When do I shop and how much do I have to spend to get rewards?

Offers are presented only through Online Banking. Each offer will is based on how you currently shop, so the offers that you receive are relevant! To activate the offer, simply click on it to see the details. Then click "Add to Card" to add offers onto your debit card. Then shop at the specified retailer and pay using your debit card (debit or credit option) to earn the Purchase Reward. Each offer has different details regarding when and where to shop and how much you need to spend. Offers that require an online purchase are clearly specified and may include a special link. Please read the details to determine how to redeem each offer and start earning Purchase Rewards.

14. Where do I go to see offers?

You can find your Purchase Rewards offers on your Online Banking account summary page. Offers can also be found on the far right section of checking account summary page.

Individual offers can be viewed by visiting the Rewards Summary page, which you can get to by clicking on an offer within the Purchase Rewards section of either the home page or the Account Summary page within Online Banking.

New offers will be labeled as "New" until you click to activate them. Once clicked, the reward is "loaded" on to your AFCU Visa Debit card ready to be used.

15. How long do I have to take advantage of an offer?

Each offer has an offer period that was set by the merchant. You must redeem offers before the expiration date. The expiration date can be found in the offer details section of the offer by clicking on the offer.

16. Why don't I have any offers?

Offers are based on how you currently shop to ensure the offers you receive are relevant. If you seldom use your AFCU Visa Debit card, you may receive limited offers until you begin using your debit card more. The more you use your AFCU Visa Debit card, the more the more offers you'll receive!

17. Where can I find my expired or redeemed (used) offers?

Expired offers can be accessed through a link at the bottom of the rewards summary page. The expired offers page shows your expired offers in the last 90 days and excludes any offers that you have redeemed.

18. I do not have an AFCU Visa Debit card. Why am I still seeing offers through Purchase Rewards?

Sometimes offers are presented to accounts with few or no debit card transactions in order to introduce the program and show how it works. If you do not have an AFCU Visa Debit card please call Member Services today at 800.290.1112 to request one.

If you don't want to see offers any longer, you can opt-out by clicking on the "Stop receiving all offers" link on the rewards summary page.

Redemptions

19. How do I redeem offers?

Each offer is based on how you currently shop, so the offers that you receive are relevant! To activate the offer, simply click on it to see the details; this automatically loads the offer onto your AFCU Visa Debit card.

Shop at the specified retailer and pay using your AFCU Visa Debit card to earn the Purchase Reward. Each offer has different details regarding when and where to shop and how much you need to spend.

Offers that require an online purchase are clearly specified and may include a redemption code. Please read the details to determine how to redeem each offer and start earning Purchase Rewards.

20. When do I receive the Purchase Rewards for the offers I redeem?

Your Purchase Rewards will typically be deposited to your account the month after you redeem the offer. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase.

For example, any Purchase Rewards you redeem in the month of April typically will be credited to your account at the end of May. The rewards summary page shows the total value of redemption and the amount to be deposited.

It may take 2-3 weeks for your redeemed offers to appear on the rewards summary page.

21. How can I view all of my offers and/or how can I tell what offers I am supposed to be credited for?

To view all offers that you have redeemed, go to the rewards summary page. The rewards summary page contains all offers you have received, those you have redeemed and the specifics for each offer including the offer expiration dates. It may take 2-3 weeks for your redeemed offers to appear on the rewards summary page.

22. How long do I have to take advantage of an offer?

Each offer has an offer period that was set by the merchant. You must redeem offers before the expiration date. The expiration date can be found in the offer details section of the offer by clicking on the offer.

23. If I return merchandise used to redeem an offer, do I keep my Purchase Rewards?

Yes, you will keep any Purchase Rewards earned.

24. Do I have to pay any taxes on the Purchase Rewards I earn?

No, you do not have to pay any taxes on your Purchase Rewards. These Purchase Rewards are similar to other coupons, except they are redeemed more easily by using your debit card.

Disputes

25. I did not receive my Purchase Rewards when I made my purchase.

Purchase Rewards are not received at the point of purchase because no personally identifiable information is passed to the retailers. On average, you will receive your Purchase Rewards for redeemed offers approximately one month after the month the redemptions were made. For example, redemptions made in September will typically be credited to your account approximately at the end of October. Check your rewards summary page to ensure the purchase qualifies as redemption of the offer.

26. I did not receive the correct amount of Purchase Rewards.

Each offer has different specifics regarding when and where to shop and how much you need to spend. Check your rewards summary page to ensure the purchase qualifies as redemption of the offer.

27. I saw an offer earlier, but when I went to the home page, it wasn't there.

The offer either expired or was redeemed. Expired offers can be accessed through a link at the bottom of the rewards summary page. The expired offers page shows your expired offers in the last 90 days. Redeemed offers (for the current month and previous two months) are displayed in the "Enjoy" column of the rewards summary page.

28. I had an offer that expired yesterday. Can I still get it?

No, once an offer has expired it cannot be redeemed and cannot be retrieved. You can view expiration dates for all your offers on the rewards summary page.

29. Someone I know received an offer I want. How can I receive that offer as well?

Each offer received through the Purchase Rewards program is based on how your currently shop, so the offers you receive are uniquely relevant to your shopping. Since everyone's shopping history is different, there is no specific way to get someone else's exact offers.

30. I redeemed an offer but it isn't showing up, what is going on?

Offer redemptions do not show up immediately. Generally, they will appear on the rewards summary page within 10 days after the purchase transaction appears online. If it has been longer than two weeks and your redemption has not yet appeared, please contact us at **800.290.1112**.

If you have any questions or need assistance with your AFCU checking account, Online Banking, or your Visa Debit card, contact us anytime. Our helpful representatives will be happy to assist.

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