

## **ABOUT THE PROGRAM:**

### **What is this rewards program?**

This rewards program lets you earn rewards by using 7 17 Credit Union's debit card to purchase merchandise and services. The program is available to all debit cardholders ("Cardholders"). When you join this program, you'll receive access to Purchas Rewards where you can select to activate cash back offers on purchases. As a Cardholder, there is no limit to the rewards you can earn, activate as many offers as you like. So the more you use your 7 17 Credit Union debit card, the more rewards you can earn!

### **How does it work?**

- When you join, you will be able to activate offers against the checking account you used when joining.
- To find offers, scroll through available merchant offers and select the ones you want to activate.
- Once activated, shop at those merchants – whether online or in store or both – depending on the offer.
- After making a qualifying purchase, the offer will automatically be applied, and you will receive cash back in your checking account up to 30 days after the offer is redeemed.

### **How do I join?**

1. Click on the Join the Purchase Rewards banner or the Join button on the offers.
  2. From the Opt-in screen, click on Join button.
- You have now registered and can start activating offers.

### **Is the program free?**

Yes, this program is free! There is no cost associated with this program, making it easy for Cardholders to earn rewards. This new rewards program is just another benefit of using your 7 17 Credit Union debit card.

## **ABOUT THE OFFERS:**

### **How do I activate offers?**

Choose an offer and click on the Activate button. Once you have activated an offer, you are able to take advantage by shopping and paying with the registered card on your checking account. Nothing else is required. You will automatically receive the cash back.

### **How can I search for offers?**

- If you are looking for an offer from a specific merchant, sort by merchant/offer categories, e.g. Leisure & Entertainment. Some merchants may have offers displayed in multiple categories.
- You can sort offers by Newest, Expiring soonest and alphabetically (both ways).
- You can also search for a merchant – just type in the merchant name in the search field.

You can also use a combination of sort, search and category.

### **How can I learn more about an offer?**

When viewing an offer, click on the View information link associated with each offer to see the detailed Terms & Conditions.

### **Where is my offer valid?**

Specific details for each offer will be included in the Terms & Conditions associated with the offer. Please check to learn more.

### **For how long is my offer valid?**

Specific details for each offer will be included in the Terms & Conditions associated with the offer. Please check to learn more.

**What does the expiration date mean on an offer?**

The expiration date is the last day you can shop and be rewarded for that offer.

**What is a 'minimum spend' and what does it mean?**

A 'minimum spend' for an offer is the minimum amount you must spend in order to qualify for the offer. If an offer has no minimum spend, it means that you will receive the offer on any purchase from the associated retailer.

**Do I need to use a coupon or code to earn 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 indicated and may include a redemption code. Please read offer Terms & Conditions to determine how to redeem each offer.

**Can I remove an offer once I have added it to my Active Offers?**

No, but you don't need to use it. It will be removed automatically once it has expired or the terms of the qualifying purchase has been met.

**How can I check the status on offers I have redeemed?**

The Earn summary page indicates the status of each redeemed offer. If it is a one-time offer, the offer will move from the Active offers page to the Earn summary page within 30 days after the purchase has been made. If the offer is available to be redeemed multiple times, it will continue to show in the Active offers page until it is no longer available to use, as well as appear on the Earn summary page within 30 days after the purchase has been made. This funding of your cash back is automatic and can be up to 30 days after the purchase occurred.

**Where can I see a list of all my active offers?**

You can see a complete list of your linked and active offers on the Active offers page. Once an offer has expired or the terms of qualifying purchase met, it will be removed from this page.

**Do I need to do anything at checkout?**

The only thing you need to do at checkout is use your 7 17 Credit Union debit card to pay for the goods or services associated to the offer. If the purchase meets the requirements of the offer, it will be automatically applied.

**ABOUT THE REWARD TRANSACTION:****How will I know that an offer has been successfully applied?**

A qualified purchase will show up in the Earn summary page with the expected cash back.

**What does it mean if a transaction status is 'Processing'?**

This status means that your offer has been applied and we are processing the cash back request but it has not yet been applied to your checking account.

**What does it mean if a transaction status is 'Received'?**

This status means that you should have received the cash back in your checking account.

**What does it mean if a transaction status is 'Failed'?**

Unfortunately, something went wrong during the processing of the cash back on the transaction. Please contact the credit union by going to the Support tab and send a secure email with a copy of your receipt and the details of the offer including the transaction date and the amount of purchase. You may also be asked to supply the transaction receipt.

**When will I receive the cash back for the offers I redeem?**

Your rewards will typically be deposited to your checking account the month after you make the purchase related to the offer. We cannot credit your checking account at the time of the purchase since we are not sharing your personal information like card data but applying the offer after the transaction occurs. For example, any rewards you redeem in

the month of May typically will be credited to your checking account by the end of June. Once the cash back has been deposited into your checking account, your transaction status will be updated to 'Received' on the Earn summary page.

**Why didn't I receive the cash back on my offer after 30 days?**

If you believe you have fulfilled the terms of the offer, it has been more than 30 days since your purchase, and you have not received the appropriate cash back, please contact Support with the details of the offer including the transaction date, the amount of purchase. You may also be asked to supply the transaction receipt.

**On the Earn summary page, my transaction has the status "Failed"; What does that mean and what can I do?**

Unfortunately, something went wrong with the settlement of the cash back on the offer. Please contact Support with the details of the offer including the transaction date, the amount of purchase and a copy of the transaction receipt.

**I can't see a transaction I made four months ago on my Earn summary page?**

The Earn summary page shows the last 90 days' worth of qualifying transactions. So a transaction made past this date won't appear on the Earn summary page.

**Is the cash back earned in last 90 days included in the total cash back?**

Yes, all the cash back you have earned since you opted in is included in the total cash back.

**ABOUT THE ACCOUNT OR DEBIT CARD THAT MUST BE USED**

**Can I use any of my Financial Institution's cards to earn rewards?**

You must use your 7 17 Credit Union card that is associated with your primary checking account to earn rewards. This program is not applicable for your credit card.

**I have multiple accounts with my credit union, to which one are my offers activated against?**

Your offers will be activated for the debit card on your primary checking account. You can see which account the offer is linked to, by clicking on the More details button for the offer on the Active offers page and if redeemed by viewing the offer information on the Earn summary page.

**Where will my cash back be deposited?**

The cash back will go into your primary checking account the debit card is associated to. You can see which account the offer is linked to by clicking on the More details button for the offer on the Active offers page and if redeemed, by viewing the offer information on the Earn summary page.

**OPT OUT OF THE PROGRAM**

**How can I opt out of the Purchase Rewards program?**

You can opt out by clicking on the Opt-out page and clicking the Remove me button.

Once you leave, you will have up to 30 days to view your current Purchase Rewards account and rejoin. If you rejoin after 30 days, you will need to reactivate your previous offers.

**After leaving Purchase Rewards can I still use the offer I had previously activated?**

No, unfortunately not. If you choose to leave Purchase Rewards you will no longer earn cash back from offers when you shop. Any offers that you redeemed before you left will appear in the Earn summary page.

**If I make a purchase before opting out, will I still get cash back on my previously activated offers?**

If it was a qualifying purchase, then the cash back should appear on the Earn summary page. However, you won't be able to redeem any offers after you have opted out.

**Can I see my 'Processing' transactions and cash back history after opting out of Purchase Rewards?**

Yes, you will still have access to the Earn summary page for 30 days and be able to see all your past and processing transactions.

**If I opt out and then change my mind, can I rejoin?**

Yes, you will have up to 30 days to view your current Purchase Rewards account and rejoin.

If you wait after 30 days you will need to rejoin the program and activate your chosen offers as you will no longer have any linked active offers and your Earn summaries will show as zero.

**ABOUT THE DATA****Is my personal information shared with merchants?**

No. Your personal information is not shared with merchants. In fact, no personal information leave 7 17 Credit Union.

**What do you do with my personal and transactional data?**

To find out more, please read the Privacy Policy.

**What type of data do you collect and what do you do with it?**

To find out more, please read the Privacy Policy.

**I have a question on my data, what should I do?**

To find out more, please read the Privacy Policy.

**Who administers the program?**

This program is administered through a third-party. All personal identifiable information is secure and is not shared with the third-party. Our third-party will make best efforts to collect all of the rewards due to you. 7 17 Credit is not liable for cash back rewards, but will work with the partner to ensure a great customer experience.

**NEED HELP?****Who do I call if I have a question?**

Please contact 7 17 Credit Union if you have any questions.

**How long after I have made a transaction can I contact Support if I don't see my corresponding reward?**

If you believe you have not received your reward for a transaction on an activated offer you have up to 60 days after the transaction has been made to raise a query.

**What happens to Purchase Rewards program when I close my primary checking account?**

If you close your primary checking account, you run the risk of not receiving any rewards that may be due back to you.