

# Purchase Rewards FAQs

## Product

1. What is the Purchase Rewards program?
2. What is the benefit of receiving these offers?
3. How do I earn rewards?
4. Do I need to use a coupon or code to earn rewards?
5. Can I use another coupon or discount from this retailer with my offers?
6. If I have more than one account, will I see the same offers on both accounts?
7. Can I use any of my SSCU cards to earn rewards?
8. How do I get offers through Purchase Rewards if I don't have a debit card?
9. Is my personal information shared with retailers?
10. Is the program free?

## Enrollment and Opt-out

11. How do I sign up?
12. What if I do not want to receive offers?
13. Will I still earn rewards if I opt-out?
14. How do I opt back in?

## Offers

15. How do I qualify for the offers?
16. Do I have to shop online?
17. Where do I go to see offers?
18. How long do I have to take advantage of an offer?
19. Why don't I have any offers?
20. Where can I find my expired or redeemed (used) offers?

## Redemptions

21. How do I redeem offers?
22. When do I receive the rewards for the offers I redeem?
23. How can I view all of my offers and how can I tell what offers I am supposed to be credited for?
24. How long do I have to take advantage of an offer?
25. Do I have to pay any taxes on the rewards I earn?
26. Do I need to use my PIN or can I sign when using my debit card?

## Disputes

27. I haven't been receiving any offers.
28. I did not receive my rewards when I made my purchase.
29. I did not receive the correct amount of rewards.
30. I saw an offer earlier, but when I went to the new home page, it wasn't there.
31. I had an offer that expired yesterday. Can I still get it?
32. Someone I know received an offer I want. How can I receive that offer as well?

## Product

### 1. What is the Purchase Rewards Program?

Through this program, you'll receive targeted offers to receive rewards on purchases based on how you shop using your SSCU debit card. There is no limit to the rewards you can earn. So, the more you use your SSCU debit card, the more offers you can receive and the more rewards you can earn.

### 2. What is the benefit of these offers?

This is a new program SSCU is providing to help you earn even more rewards. We bring you offers from the types of retailers you shop with every day.

### 3. How do I earn rewards?

This rewards program is based on how you currently shop, so the offers you receive are relevant to you. The more you use your SSCU debit card, the more chances you have to receive offers. Using technology centralized within SSCU, your transactions are matched with current merchant offers. To earn rewards, click on an offer to see the details. This automatically loads the offer onto your debit card. Then shop at the specified retailer and pay using your debit card to earn the reward.

### 4. 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 clearly specified and may include a redemption code. Please read offer details to determine how to redeem each offer.

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

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

### 6. 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 SSCU debit card for that account. If you make different purchases with different accounts, you will see different offers in those accounts. You must use the SSCU debit card connected to that account to redeem the offers for that account. .

### 7. Can I use any of my SSCU cards to earn rewards?

You have to use your SSCU debit card that is associated with the account that received the offer to earn rewards.

### 8. How do I get offers through Purchase Rewards if I don't have a debit card?

Please ask us about getting a debit card associated with that account so you can start taking advantage of your offers! You may apply for a debit card by logging in to NetWorth24 and completing the Visa Debit Card Form located on the Online Forms tab.

### 9. Is my personal information shared with retailers?

No. Your personal information is not shared with retailers. In fact, no personal information leaves SSCU.

### 10. Is this program free?

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

## Enrollment and Opt Out

### 11. How do I sign up?

You are automatically enrolled in this rewards program.

### 12. What if I do not want to receive offers?

You can opt out by clicking on the "Stop receiving all offers" link on the rewards summary page. If you opt out of the rewards program at this time but change your mind later, you may opt back in at any time by clicking on the link in the rewards section.

### 13. Will I still earn rewards if I opt-out?

Rewards earned prior to opting out will be credited to your account.

#### **14. How do I opt back in?**

If you opt out of the rewards program at this time but change your mind later, you may opt back in at any time by clicking on the link in the rewards section.

### **Offers**

#### **15. How do I qualify for the offers?**

Each offer is based on how you currently shop, so the offers that you receive are relevant. To qualify for the offer, simply click on it to see the details. 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 qualify for each offer.

#### **16. Do I have to shop online?**

Each offer has different specifics regarding when and where to shop and how much you need to spend. Purchases that must be made online are clearly specified and may include a redemption code.

#### **17. Where do I go to see offers?**

You can find offers on the NetWorth24 Home Page in two places: Beneath transactions in the transaction history or in the "rewards" section. Offers can also be found on the account history page and the rewards summary page. New offers will be labeled as "New Offers" until you click to activate them. Once clicked, the reward is "loaded onto" the associated debit card. All offers can be viewed by visiting the rewards summary page.

#### **18. 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 details section of the offer by clicking on it.

#### **19. 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 debit card, you may not receive any offers until you begin using your card more. The more you use your SSCU debit card, the more chances you will have to receive relevant offers.

You may not be receiving any offers because you accidentally opted out of the program. If you cannot access the rewards summary page, you are not enrolled in the rewards program. You may opt back in by clicking the link in the rewards section.

#### **20. 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. This link shows your expired offers in the last 90 days and excludes any offers that you have redeemed.

### **Redemptions**

#### **21. How do I redeem offers?**

Each offer is based on how you currently shop, so the offers that you receive are relevant. To redeem the offer, simply click on it to see the details. This automatically loads the offer onto your debit card. Then shop at the specified retailer and pay using your debit card to earn the 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 rewards.

#### **22. When do I receive the rewards for the offers I redeem?**

Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. Your rewards will typically be deposited to your account the month after you redeem the offer. For example, any rewards you redeem in the month of September typically will be credited to your account at the end of October. If you would like to see the offers you have redeemed or the total value of the offers you have redeemed, please visit the rewards summary page.

#### **23. How can I view all of my offers and 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. This page contains all offers you have received, those you have redeemed and the specifics for each offer including the offer expiration dates.

#### **24. 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 details section of the offer by clicking on it.

**25. Do I have to pay any taxes on the rewards I earn?**

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

**26. Do I need to use my PIN or can I sign when using my debit card?**

You can use your PIN or you can sign when making qualifying purchases using your debit card.

**Disputes****27. I haven't been receiving any offers.**

Offers are based on how you currently shop to ensure the offers you receive are relevant. If you seldom use your debit card, you may not receive any offers until you begin using your card more. The more you use your SSCU debit card, the more chances you will have to receive relevant offers.

You may not be receiving any offers because you accidentally opted out of the program. If you cannot access the rewards summary page, you are not enrolled in the rewards program. You may opt back in by clicking the link in the rewards section.

**28. I did not receive my rewards when I made my purchase.**

Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. Your rewards will typically be deposited to your account the month after you redeem the offer. For example, any rewards you redeem in the month of September typically will be credited to your account at the end of October. If you would like to see the offers you have redeemed or the total value of the offers you have redeemed, please visit the rewards summary page.

**29. I did not receive the correct amount of rewards.**

Each offer has different specifics regarding when and where to shop and how much you need to spend. Check your rewards summary page on NetWorth24 to ensure the purchase qualifies as redemption of the offer (amount, date and other purchase requirements). If you still have questions about the amount of your reward, please use the "Contact Us" link in NetWorth24 to send an email or call our TeleServices Department during normal business hours.

**30. I saw an offer earlier, but when I went to the NetWorth24 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. This link 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.

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

No, once an offer has expired there is no way to retrieve it. You can view expiration dates for all your offers on the rewards summary page.

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

Each offer received through the rewards program is based on how your currently shop, so the offers you receive are relevant to you. Since everyone's transaction history is different, there is no specific way to get someone else's offer other than to have the same transactional history as that member.