

# Turn Everyday Purchases into Cash

## USE THESE SIMPLE STEPS TO GET STARTED

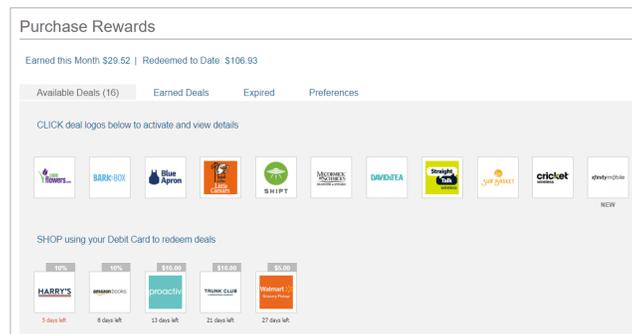
Purchase Rewards is a program in Online and Mobile Banking that lets you earn cash back rewards by using your USACU debit card to purchase merchandise and services. Through this program, you will receive specific offers to receive rewards on purchases based on how you shop.

As a USACU debit cardholder, the more offers you receive the more rewards you can earn! Purchase Rewards is FREE — just another perk of using your USACU debit card.

**NOTE:** You will need a Checking account with a debit card and be registered for Online or Mobile Banking in order to use Purchase Rewards. See the “GET STARTED GUIDE: Online Banking” for details on registering for Online Banking in just a few quick steps.

### HOW DOES IT WORK?

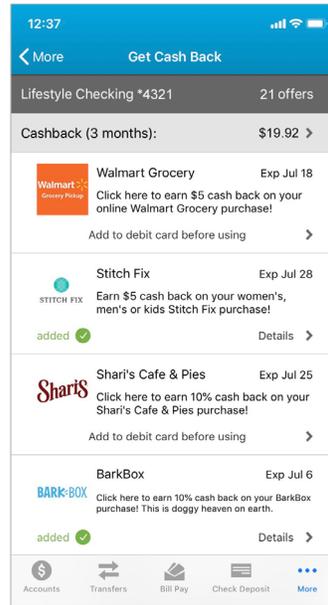
1. To get started, visit USACU.org and log into Online Banking using your username and password. USACU debit card holders are automatically enrolled in Purchase Rewards.
2. Once logged in, the Purchase Rewards widget is in your online banking page, click “View all offers”.
3. To activate an offer, simply click on it, and the offer will be loaded on to your card.
4. Once an offer is activated, simply 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. Please refer to the details to determine how to redeem each offer.
5. Rewards are typically deposited to your account at the end of the following month.



Purchase Rewards overview in Online Banking.

### IS PURCHASE REWARDS AVAILABLE ON MOBILE APP?

Yes, you can access the Purchase Rewards by selecting “More” or the hamburger menu on the mobile app, and then “Get Cash Back”. You will be able to see all the available offers and the Cashback amount (total dollar amount of rewards) for the last 3 months.



Purchase Rewards overview in Mobile App

**QUESTIONS? CONNECT WITH US:  
INFO@USACU.ORG OR 800-452-0915**

## Mobile App

### CONNECTED NO MATTER WHAT

Connect with us via our Mobile Banking App, available for your iPhone, iPad, and Android devices - we are available anywhere you are.





## FAQ

### **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 refer to offer details to determine how to redeem each offer.

### **WHEN DO I RECEIVE THE REWARDS FOR THE OFFERS I REDEEM?**

Your 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 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.

### **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 USACU 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 USACU debit card connected to that account to redeem the offers for that account.

### **CAN I USE ANY OF MY USACU'S CARDS TO EARN REWARDS?**

You must use your USACU debit card that is associated with the account that received the offer in order to earn rewards.

### **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 USACU 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 or don't see the "rewards" section in the upper right part of the new home page, you are not enrolled in the rewards program. Please connect with us to opt back in.

### **ARE REWARDS TAXED AS INCOME?**

No, rewards from Purchase Rewards are not considered income, so there are no tax implications and no 1099 forms. They are essentially coupons.

### **ME AND MY SPOUSE BOTH HAVE DEBIT CARDS FOR OUR CHECKING ACCOUNT, CAN WE EACH EARN THE REWARD?**

No. Offers and rewards are based on the account, not the debit card(s) associated with that account. If an offer comes to an account with more than one debit card, whichever cardholder uses their debit card first (meeting the requirements) triggers the reward back to that account.

### **IF I RETURN THE PURCHASE, DOES THE REWARD GET TAKEN BACK OUT OF MY ACCOUNT?**

No, if a return is made, there is no adjustment to the reward – the reward remains in your account. This is because we do not share personal information with the merchant (for security reasons), so there is no way to track returns.

### **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. This link can be found in the upper right part of the rewards summary page. If you opt out of the rewards program at this time but change your mind later, please connect with us and we will resume providing offers to you.

### **IS MY PERSONAL INFORMATION SHARED WITH RETAILERS?**

No. Your personal information is not shared with retailers. In fact, no personal information leaves USAgencies Credit Union.

### **WHO ADMINISTERS THIS PROGRAM?**

This program is administered through a third party. All personally identifiable information is secure and is not shared with the third party. Our third-party partner will make best efforts to collect all of the rewards due to you and assumes all liability for the collections. USAgencies Credit Union is not liable for rewards but will work with the partner to ensure a great customer experience.

