

Purchase Rewards-FAQ's

Q- *What is this Purchase Rewards program?*

A- Purchase Rewards lets you earn rewards by using your ServU debit card to purchase merchandise and services. Each ServU cardholder will receive rewards personalized to them based on how they use their card. There is no limit to the rewards you can earn. So the more you use your ServU debit card, the more offers you receive and the more rewards you earn!

Q- *Is my personal information shared with retailers?*

A- No. Your personal information never leaves ServU and is not shared with retailers.

Q- *Where do I go to see Purchase Reward offers?*

A- You can view offers in a number of ways. Within online banking you can view them on the main page simply by clicking on the link "View your offers" under Purchase Rewards. You can view offers by clicking on the title of your Share Draft Checking or Debit Card Clearing account, and then select the Purchase Rewards widget on the right side of the page. In addition you will see purchase rewards in the quick peek view, which is the link by your Share Draft or Debit Card Clearing account. Here you'll see rewards shown as "New Offer". Clicking on the offer row will make it expand to show the reward details. Lastly you can view the offers using your mobile device.

Q- *How do I activate a Purchase Reward offer?*

A- Simply click on the offer then you are ready to earn rewards.

Q- *How long will it take for me to see offers?*

A- You receive offers based on how you currently shop – this ensures the offers you receive are relevant. If you seldom use your debit card you may not see any offers until you begin using your card more.

Q- *How are Purchase Rewards selected for me?*

A- Rewards are generated by two different methods. The first is through loyalty, which means if you shop at a participating merchant using your ServU debit card, you could receive an offer from them. The second method involves receiving offers from competitors of the companies you are currently shopping at with your ServU debit card.

Q- *How do I remove the offers that I'm not interested in?*

A- At this time there is no way to remove a specific offer. All unused rewards will eventually drop off when they expire.

Q- *Where do I track my rewards?*

A- Within online banking or on your mobile device, go to your Purchase Rewards page and click on the Rewards Earned tab. There you will see which rewards were added, when, and the amount redeemed.

Q- *I shopped at an activated merchant but didn't receive a reward – why?*

A- There could be several reasons for this:

1. You should allow 2-3 business days for rewards to show as redeemed.
2. You may not have loaded the reward to your debit card before the purchase was made.
3. The debit card used for purchase was not the card connected to the purchase reward.
4. Purchase was made after the reward expired (ex. purchase made May 2nd for an April only offer).
5. Did not use required promo code with online offer.

6. Did not spend the require amount to receive the reward (ex. the reward required a \$25.00 dollar purchase and the purchase made came to \$23.50).

If you don't see your reward after 3 days, please contact the Credit Union for further assistance.

Q- When will I see my reward deposited into my account?

A- Your reward will typically be deposited into your ServU account at the end of the month following the date you redeemed the offer. Since your personal information is not shared with the retailers, your account cannot be credited at the time of purchase.

Q- What if I do not want to use Purchase Rewards?

A- You can opt out anytime by clicking on the title of your Share Draft Checking or Debit Card Clearing account. To the right hand side you will see the Purchase Rewards widget. Select the "Purchase Reward preferences" which will give you the option to completely turn off the product (Remove me from this program) or limit where you see offers (Remove inline offers). Check the appropriate box then Update preference to complete. If you opt out of the rewards program at this time but change your mind later, contact the Electronic Services Department and we will resume providing offers to you.

Q- Can I use any of my ServU cards to earn rewards?

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

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

A- Purchase rewards are matched on an account level, based on the purchases made with your ServU debit card for that specific account. If you make different purchases with different accounts, you will see different offers for each account.

Q- My spouse and I both have debit cards for our checking account. Can we each earn the reward?

A- 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 person uses their debit card first (meeting the requirements) triggers the reward back to that account.

Q- Are Purchase Rewards taxed as income?

A- The reward credits are not considered income, they are essentially coupons. Therefore no tax implications and no 1099 forms!

Q- Why are there two different expiration dates on some of my purchase rewards?

A- Some rewards have two different expiration dates – an end date and a redeemable end date. The end date is the last date that you can make a purchase and still receive your reward. Redeemable end date is the date that the reward offer will no longer be valid; any purchase made **on** or after that day will not be eligible for the purchase rewards offer. In the end, these dates are saying the same thing.