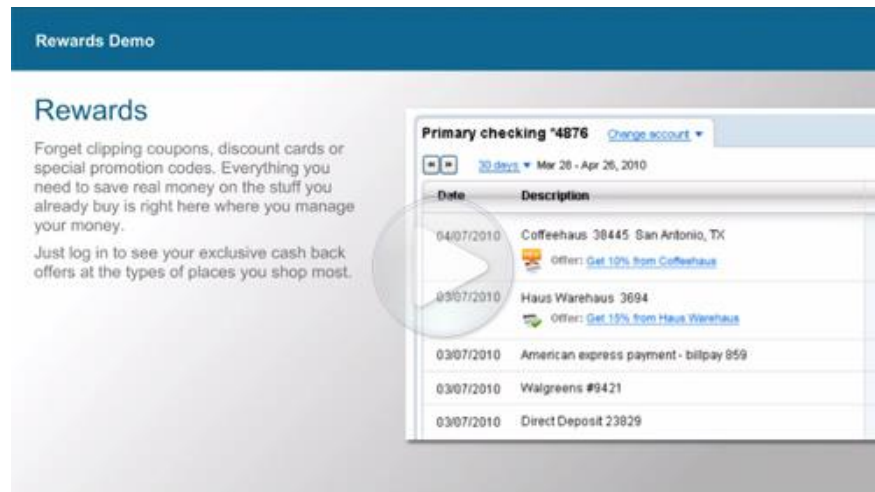


Purchase Rewards Program FAQs

Several frequently asked questions are presented below and should help you get started with Purchase Rewards. Select the image below to view the Purchase Rewards demo. Then, browse the questions below for more information.



What is Purchase Rewards?

Purchase Rewards lets you earn cash back by using your Credit Union debit card to purchase merchandise and services. Through this program, you'll receive targeted offers to receive cash back based on your purchases. There is no limit to amount of cash back you can earn. So, the more you use your Credit Union debit card, the more offers you can receive and the more cash back you can earn!

Is this program free to use?

Yes. There is no cost associated with this program, making it easy for Cardholders to earn cash back. This program is just another benefit of using your Credit Union debit card.

Where do I find my offers?

You can find your offers on the OnlineAccess accounts home page next to your accounts listing. Offers can also be found on the checking account history page. New offers will be labeled as "New Offers" until you click to activate them. When selected, the offer is available for the associated Credit Union debit card.

How do I redeem offers?

Each offer is based on your purchases, so the offers that you receive are relevant! To activate an offer, simply click on it to see the details. Shop at the specified retailer and pay using your debit card to earn cash back. Each offer has unique details regarding when and where to shop and how much 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.

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

Each offer has an offer period set by the merchant. You must activate offers and make the qualifying purchase before the expiration date. The expiration date can be found in the offer details section.

When do I receive cash back for the offers I redeem?

Your cash back reward will typically be deposited to your checking account the month after you make the qualifying offer. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. For example, an offer you redeem in March typically will be credited to your account at the end of April. If you would like to see the offers you have activated or the total value of the offers for which you have made qualifying purchases, visit the Purchase Rewards summary page.

I redeemed an offer but it isn't showing up, what should I do?

Offer redemptions do not show up immediately. Generally, they will appear on the Purchase Rewards summary page within a week after the purchase transaction appears online. If it has been longer than two weeks and your redemption has not yet appeared, contact us at esupport.team@abecu.org or call our Call Center at 877-325-2848.

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

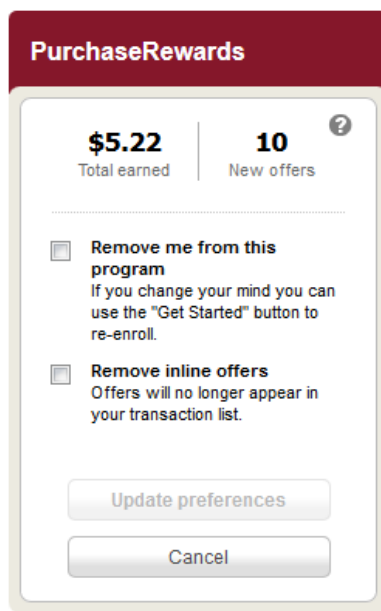
Offers are matched on an account level, based on purchases made with your Credit Union debit card. If you make different purchases with different accounts, you will see different offers in each account. You must use the Credit Union debit card connected to that account to redeem the offers for that account.

I don't have a debit card, why am I seeing offers?

Sometimes offers are presented to accounts with few debit card transactions in order to introduce the program and show how it works. If you don't want to see these offers, see "What if I do not want to receive offers".

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 frequently. The more you use your Credit Union debit card, the more relevant offers you will receive!



The image shows a screenshot of a web interface for "Purchase Rewards". At the top, it displays "\$5.22 Total earned" and "10 New offers". Below this, there are two checkboxes with labels and descriptions:

- Remove me from this program**
If you change your mind you can use the "Get Started" button to re-enroll.
- Remove inline offers**
Offers will no longer appear in your transaction list.

At the bottom of the dialog, there are two buttons: "Update preferences" and "Cancel".

What if I do not want to receive offers?

In OnlineAccess, you can opt out of Purchase Rewards by selecting the checking account associate with your debit card. Then, on the right side of the account history page, scroll down to see the Purchase Rewards widget and select "Purchase Rewards preferences". Select "Remove me from this program" and "Update Preferences" (see graphic). If you opt out of the Purchase Rewards at this time but change your mind later, use the "Get started" button to re-enroll.

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers.

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. This vendor will make best efforts to collect all of the cash back due to you and assumes all liability for the collections. The Credit Union is not liable for cash back offers, but will work with the vendor to ensure a great member experience.