

Purchase Rewards – Frequently Asked Questions (FAQs)

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1. What is “Purchase Rewards”?

Purchase Rewards offers are similar to coupons and offer a cash back reward. They are presented to our members through KFCU Online Banking. Rewards are highly relevant since they are targeted towards your debit card purchases. The merchants are both local and nationwide, giving you a wide variety.

This is a FREE Kirtland FCU benefit and you could potentially earn significant cash back rewards if you actively use the program. Minimal action is required on your part—if you can tap on your smart device screen or click on an icon on your home computer, you’ve mastered the necessary techniques. You can use or redeem as many Purchase Reward offers as you wish.

2. Where can I access Purchase Rewards?

Access Purchase Rewards two ways within KFCU Online Banking:

- The widget on the Home Page
- The widget on the History Page for the account suffix where Purchase Rewards is available

3. What information is on the Home Page widget?

- A complete list of new and pending offers
- The amount of cash back rewards you’ve earned this month
- The question mark (in the corner) offers Help information
- Clicking on any link takes you to the Reward Summary screen
- Depending on the number of checking accounts you have, the same widget will be on each of your accounts’ History Page; however, offers are specific to each account and cannot be moved

4. What are the benefits?

- Purchase Rewards puts money back into your wallet upon offer redemption
- It’s completely FREE!
- Some offers are related to the type of businesses you already use, so you may discover new places to do your shopping

5. How does it work?

a. Activate an Offer

To activate an offer, you **must click on the offer found in the widget** on your Online Banking home page. (You may have to scroll to the very bottom of the Home Page to see the widget.)

Once an offer has been “clicked” it cannot be “unclicked” to deactivate it. If you change your mind, simply ignore that offer. If it’s not used, it will expire and show in the Expired tab of the widget.

5a. Click on any offers listed under "New Offers" to activate them.

b. Redeem an Offer

Follow the offer's instructions: use your debit card associated with the account that received the offer, then spend at least the minimum amount at the correct merchant within the offer's time limit. You can find this information in the right column of the widget. The reward earned can be seen in the Rewards Earned tab of the widget within 7-10 days after the purchase is made.

To be deposited in February 2015			
Pei Wei Asian Diner	Activated: 1/13/2015	Redeemed: 1/15/2015	\$0.64

c. Receive the Reward Deposit

Rewards are credited to your account at the end of the next month. *Example:* If you redeem an offer in **March**, you will receive the reward in your account at **the end of April**. The reason you can't get an immediate credit is because we don't share your private information with the vendors.

6. How do I redeem offers?

All offers have three parts:

- a. A promotional period
- b. A reward amount
- c. A condition to qualify for the reward (e.g. spend \$15 and get \$3 back – must spend the \$15 or must shop online); or the reward is a percent of the purchase price prior to tax (e.g. Earn 10% cash back on a purchase amount up to \$800 at Lowes)

(Note: you must always use the debit card associated with the account upon which the offer appears.)

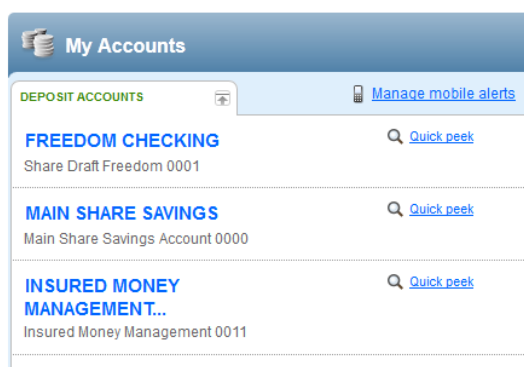
7. Other things to keep in mind:

- If there is a required amount to earn the reward, this is total amount (including tax). E.g. if the member must spend \$15 to earn \$3, that \$15 is the total amount the member must have spent on that one, singular transaction. (Spending \$5 three times will NOT earn you the reward – it must be \$15 in **one transaction**.)
- If a return is made, there is no adjustment to the reward.
- Since rewards are not considered “income”, there are no tax liabilities incurred from earning rewards.
- Offers and rewards are based on each account; if there is more than one debit card assigned to that account, whichever card is used first will trigger the reward.
- The debit card can be run either as a debit (PIN) or credit (signature) transaction.
- Each offer is only for one-time use and has an expiration date.
- Business accounts are eligible to receive and redeem offers.

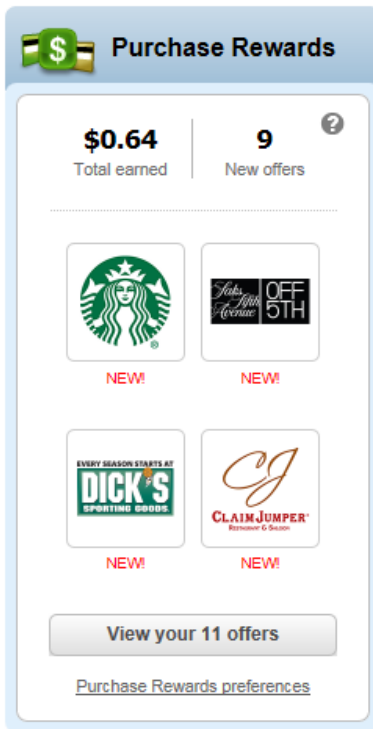
8. Can I opt out of Purchase Rewards?

Yes. Purchase Rewards is enabled for all Kirtland FCU members; but you can choose to opt out for one or all accounts. If you change your mind, you can opt back in. Do this by simply accessing Purchase Rewards through the History Page widget and change your preferences. See below for how to opt-out and then back in if necessary.

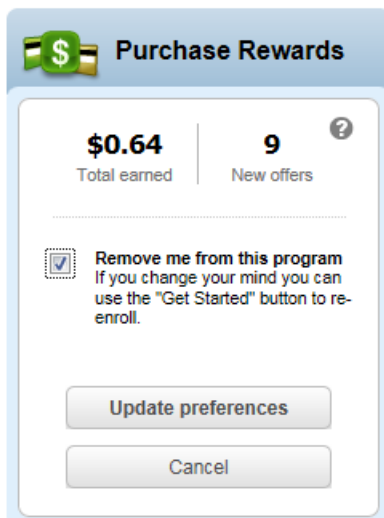
- a. On the Home Page within KFCU Online Banking, click on the account you would like to opt-out of Purchase Rewards.



- b. From the History Page, scroll to the Purchase Rewards Widget (on the right-side of the screen) and click on Purchase Rewards preferences.



- c. Check the box next to "Remove me from this program..." Click on "Update preferences". If you decide you don't want to be removed at this point, simply click Cancel.



- d. Click "Yes" to confirm. Remember that you can always opt back in.
- e. If you would like to opt back into Purchase Rewards, follow the first two steps above, then:
- Scroll to the Purchase Rewards widget on the right-side of the screen and click "Get Started".
 - You can also re-enroll through the widget on the Home Page by clicking "Get Started".

9. Is Purchase Rewards available through the Mobile App?

Yes, you will be able to view and activate offers through our Mobile App. The functionality is exactly the same as online, but the display is optimized for smart phones.



If you have more questions about Purchase Rewards, please call us at 505.254.4369 or toll free at 1.800.880.5328.