

## What is the Purchase Rewards program?

This rewards program allows you to earn rewards when you use The Summit Federal Credit Union's Visa® debit card to purchase merchandise and services. The program is available to all Debit/Check cardholders. Through this program, you will receive targeted offers for rewards on purchases based on how you shop. There is no limit to the rewards you can earn. So, the more you use your Debit/Check card, the more offers you can receive and the more rewards you can enjoy!

## Where do I go to see offers?

Log into your Summit Online Access account and your personal offers will be located to the right of "My Accounts." You'll receive special offers for rewards on purchases at major retailers and restaurants based on how you shop. Offers will be labeled as "New Offers" until you click to activate them. All offers can be viewed on the rewards summary page.

## How do I redeem offers?

Each offer is based on how you currently shop, so the offers that you receive are customized and relevant! To redeem the offer, simply click on it to see the details. This will automatically load the details of 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.

## Do I need to use a coupon or code to earn rewards?

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 the offer details to determine how to redeem each offer.

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

The offer period is set by the merchant and can vary from offer to offer. You must redeem offers before the expiration date. The expiration date can be found in the offer details section of the offer by clicking on the offer.

## 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. Therefore, 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.

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

Since the offers are transaction based, you may see some of the same offers depending on the purchases you make with each debit card. However, you must use the Summit debit card that is connected with the offer you activated in order to be able to redeem the offers for that account.

## Can I use any of my financial institution's cards to earn rewards?

You have to use your Summit debit card that is associated with the account that received the offer 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 Summit 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 do not see the "rewards" section next to "My Accounts," you are not enrolled in the Purchase Rewards program. Please call the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.

### **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 contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030 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 your financial institution.

### **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. The Summit Federal Credit Union is not liable for rewards, but will work with the partner to ensure a great customer experience.

### **Is this program free?**

Yes, this program is free! There is no cost associated with this program, making it easy for cardholders to earn rewards. The Purchase Rewards program is just another benefit of using your Summit debit card!

### **Who do I call if I have a question?**

Please contact the Member Service Center at (585) 453-7030 or (800) 836-7328 extension 7030.