

## ONLINE BANKING REWARDS FAQ

### What is Online Banking Rewards?

Online Banking Rewards is a new way to help you save money. It is a free feature in *CUAtHome* that presents money-saving opportunities directly within your online banking session. Specifically, the patent-pending matching technology analyzes previous and current transactions to select and show rewards tailored just for you.

### What type of rewards might I be offered?

There are two primary reward types: purchase rewards and bill analyzer recommendations. Purchase rewards will typically provide deals/discounts at the country's leading retailers – such as department stores, restaurants, specialty stores, etc. The bill analyzer feature allows you to do a personalized search and find money-saving recommendations on important monthly expenses such as your cell phone bill, TV service, gas fill-ups, etc.




### How do I get it?

Online Banking Rewards will be delivered within the transaction listings in your online banking session. The following image provides a visual representation, with the green tag icon marking transactions that have been annotated with a reward:

View Transactions for:

**Current Balance: 5,415.18**  
**Available Balance: 2,644.55**

Current Transactions View Range: [Since Last Statement](#) | [7 Days](#) | [15 Days](#) | [30 Days](#)

Date	Ref/Check No:	Description	Debit	Credit	Balance
01/20/2011		HB XFR W/D: VERIZON WIRELESS - Mobile  Save an average of \$336 on your cell phone service	(10.00)		5,415.18
01/20/2011		HB XFR Dep: From Share 40		10.00	5,425.18
01/12/2011		BabiesRus Transaction	(288.71)		5,415.18
01/11/2011		HB XFR W/D: To Share 40	(1.00)		5,703.89
01/05/2011		XFR Dep: From Share 00		1.00	5,704.89
01/03/2011		XFR W/D To HALPERT,JIM xxxxxxx000 Share 00	(100.00)		5,703.89
01/03/2011		HB XFR Dep: From Share 00		1.00	5,803.89
01/03/2011		Target Transaction  Get \$25 of merchandise for \$20 at Target	(10.00)		5,802.89
01/03/2011		HB XFR Dep: From Share 00		1.00	5,812.89
01/01/2011		Walmart Transaction  Get \$50 of merchandise for \$40 at Walmart	(10.00)		5,811.89

### How much does it cost?

It is completely free.

### What are the primary benefits to me?

- Get relevant offers from your favorite retailers
- Receive personalized analysis on some of your largest monthly bills to see if you can right-size your expenses to save money

### **Can I tell you what rewards I want to see?**

Rewards are dynamically selected and presented based upon your specific purchase and payments. Rewards are selected with a goal of maximizing relevance and value for you. However, you can help the system better personalize the reward selection for you by using the "Like" and "Dislike" buttons next to your in-statement rewards.

### **How do I redeem rewards?**

When you purchase a reward, you will be immediately presented with information on how to redeem that specific reward with the corresponding retailer. In general, offers can be redeemed through a variety of methods depending upon the merchants' capabilities. For some rewards, you will be prompted to print out a coupon to use in-store. Some rewards will provide a code for online use. In all cases, you will get an explanation of the redemption instructions prior to purchase.

### **Where can I find a summary of all my Online Banking Rewards information?**

There is a User Dashboard which is accessible by clicking on the "See rewards" link at the bottom of the transaction listings page. The User Dashboard provides a centralized view of your rewards profile. For instance, the Available Rewards tab provides a consolidated view of all the rewards and offers that are currently available to you. The Purchased Rewards tab provides a history of all the rewards you've previously purchased. Each purchased reward will also provide a link with which you can retrieve the associated redemption information. The Bill Analyzer tab provides a summary view of your recommendations for wireless, TV, and gas services.

### **Why is First Capital offering me Online Banking Rewards?**

We strive to provide new ways to help you save money and lower your bills. Studies show that on wireless bills alone, 8 out of 10 people are overpaying each month. New products like this provide rewards that average savings of \$1000 per household annually.

Sample individual bill savings per year:

- \$350 = Wireless bill
- \$450 = TV/cable service
- \$200 = Gas bills
- Plus hundreds in loyalty rewards at your favorite stores

We could all do a better job at saving money, whether it's cutting down on expenses, or taking advantage of deals, discounts and coupons. The challenge is that we don't have a lot of the time to review our bills and scout out the best deals. Sure there are plenty of discount sites, but there's hesitation around giving account details and passwords. Because Online Banking Rewards is offered directly from your Credit Union, and you have access to personalized money-saving opportunities while you are reviewing your statements, the chance to take advantage of savings is easy.

**What if I don't want to receive rewards and bill analysis?**

If you prefer not to benefit from Online Banking Rewards, you always have the option of opting-out from the service. In fact, you can opt-out directly within your online account, with an easily accessed control, and no need to contact customer support.

**Is my personal information at risk?**

Absolutely not. Online Banking Rewards is 100% secure, just like the rest of your online banking account. The transactional data used to personalize your rewards is anonymous, and moreover, all information contained within the system is protected through layers of security and encryption measures to help ensure it is comprehensively protected.

**Does the service utilize personally-identifying customer information?**

No. Online Banking Rewards does not automatically transmit or transfer any personally identifiable information from your account.

**What if I have additional questions about Online Banking Rewards?**

Please contact First Capital Federal Credit Union at 717.767.5551 and we will be happy to help you.