

Debit Deals FAQ

What is Debit Deals?

Debit Deals is a merchant rewards program in which Home Banking and Mobile App 24 users may receive offers to earn cash back rewards for using their Credit Union Debit Card to make purchases at participating merchants. When available, personalized offers will be displayed in your Checking Account history page in Home Banking 24. Or, on the Card Offers' screen in Mobile App 24. There is no limit to the cash back rewards you can earn. So, the more you use your Credit Union Debit Card, the more offers you can receive and the more cash back rewards you can earn!

Is Debit Deals a free service?

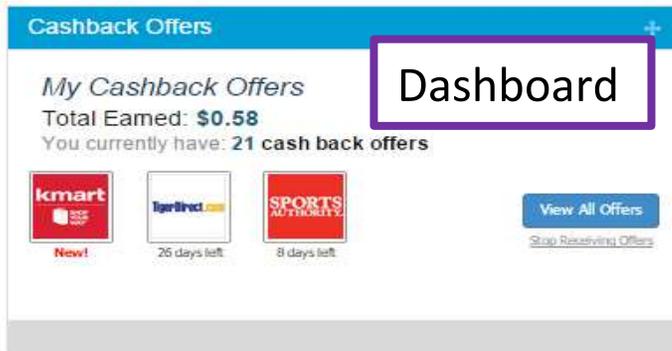
Debit Deals is a free service, so there is no cost to you. This program is just one of the many perks of your Credit Union membership.

How do I enroll in Debit Deals?

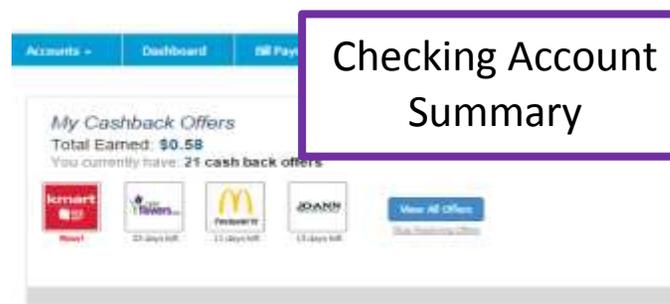
No enrollment is required! All Credit Union Checking accounts are automatically enrolled in Debit Deals.

Where do I go to see my Debit Deals offers?

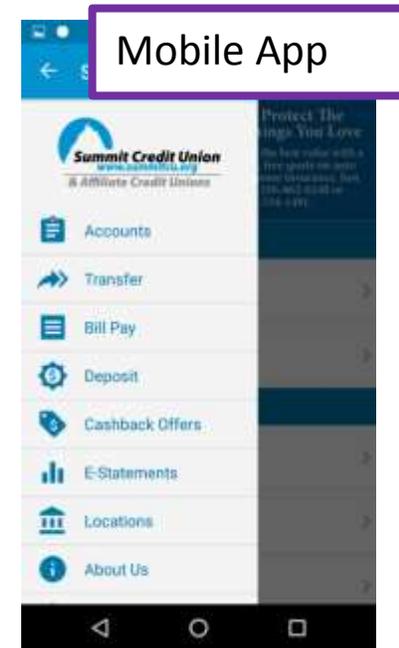
Your personalized offers will display on the Dashboard and in Checking Account summary page in Home Banking 24. You can view offers in Mobile App 24 on the Card Offers' screen. A listing of all offers is located on the Debit Deals summary page. This page contains offers available for activation, activated offers and redeemed offers as well as specifics for each offer, including expiration dates. Offers will be labeled as "New Offers" until you click to activate them. Once clicked, an offer is labeled as an "Active Offer." Activating an offer does not earn the reward. After activating an offer, you must comply with the participating merchant's offer terms in order to redeem the offer. Sample below:



Dashboard



Checking Account Summary



Mobile App

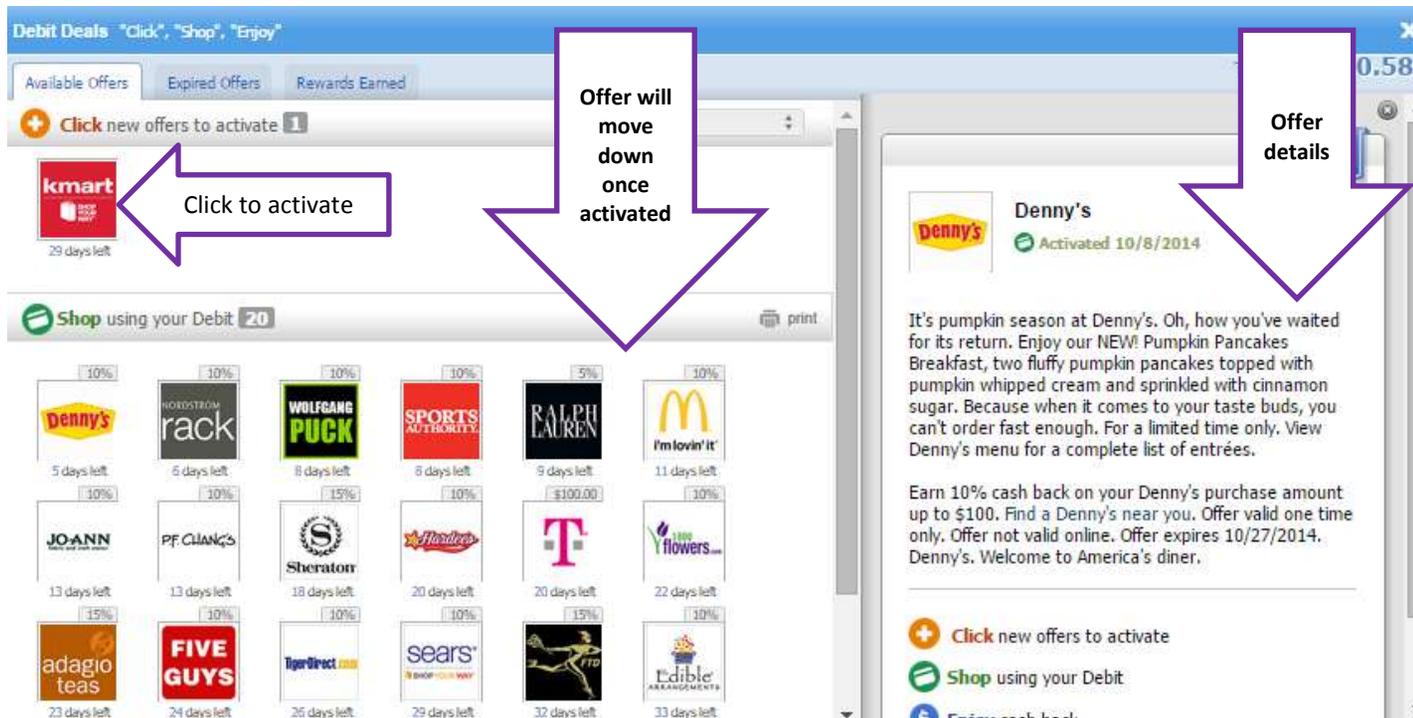
Earning Rewards

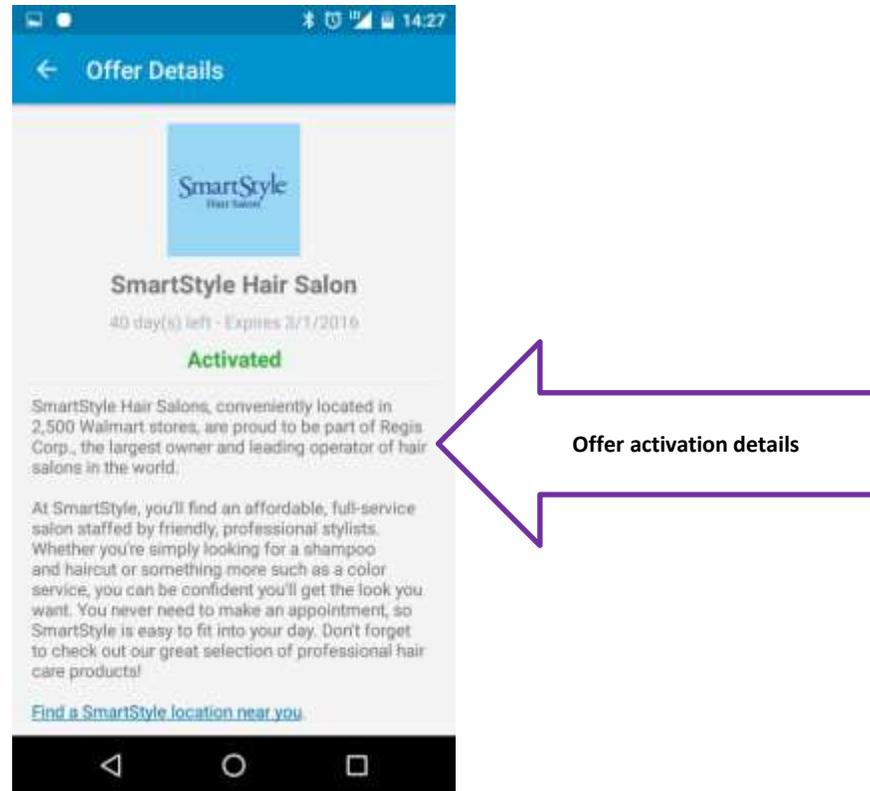
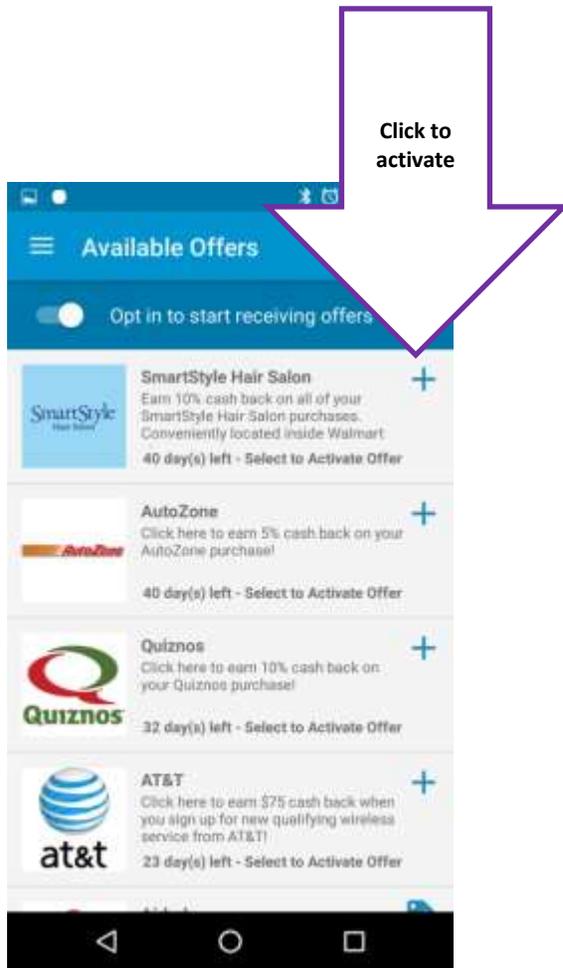
How do I earn rewards?

Offers are based on how you use your Credit Union Debit Card. Most offers are tailored to your purchases to ensure they are relevant to you. The more you use your Debit Card, the more likely you are to receive offers. To earn cash back rewards, simply activate the offer by clicking on it. Each offer will have different qualifications and must be activated to qualify for the cash back reward. Once the offer is activated, use your Credit Union Debit Card at the participating merchant to pay for the transaction.

How do I activate an offer?

From the Debit Deals Summary page, click "View All Offers", and then click on the offer to activate it. Once activated, simply make a purchase using your Debit Card (PIN or Signature based, but we always prefer you use your signature) at the participating merchant. You must comply with the participating merchant's offer terms in order to redeem the offer.





Do I need a code or coupon for an offer?

You do not usually need a coupon or code to redeem an offer. However, each offer has different specifications regarding redemption requirements and how much the member needs to spend. Offers that must be redeemed online are clearly specified and may include a redemption code. You should read the offer details to determine how to redeem each offer.

How long do I have to redeem an offer?

Each offer has an offer period set by the participating merchant. Offers must be redeemed before the expiration date. The expiration date can be found in the offer details section of each offer. Offers must be redeemed before they expire. Once an offer has expired it cannot be reinstated. Please review all offer details, including expiration dates, on the Debit Deals Summary page.

Will all of my debit cards on my account be eligible for Debit Deals?

Only active checking accounts in good standing with an associated Credit Union Debit Card are eligible for Debit Deals and are automatically enrolled.

Can the joint owner on my account access Debit Deals?

Yes, joint owners have access to activate and redeem rewards as long as they have an active Credit Union Debit Card on the account.

Someone I know received an offer I want. How do I receive that offer?

Since offers are based on personalized use of your Credit Union Debit Card, you may not receive the same offers.

Can I use a merchant's coupon for an offer?

Yes, as long as the amount paid with your Credit Union Debit Card meets the requirements of that offer after the coupon or discount is applied. For example, if the offer requires a purchase of \$20, the amount of the purchase after the discount must be at least \$20.

Is sales tax included in the amount for offers that have minimum purchases requirements?

Yes, the minimum amount includes the sales tax for that purchase. For example, if an offer requires you to spend \$40.00 to qualify and you spend \$38 plus \$2.28 sales tax (\$40.28), your purchase will qualify. Members should read the offer details carefully for each offer to determine any exclusions specific to that offer.

Receiving Cash Back Rewards

How can I view cash back rewards earned?

From the Debit Deals Summary page, click "View All Offers", and then click on the Rewards Earned tab. The cash back rewards details for the past three months and the expected month the cash back rewards will be deposited to the your account will be displayed.

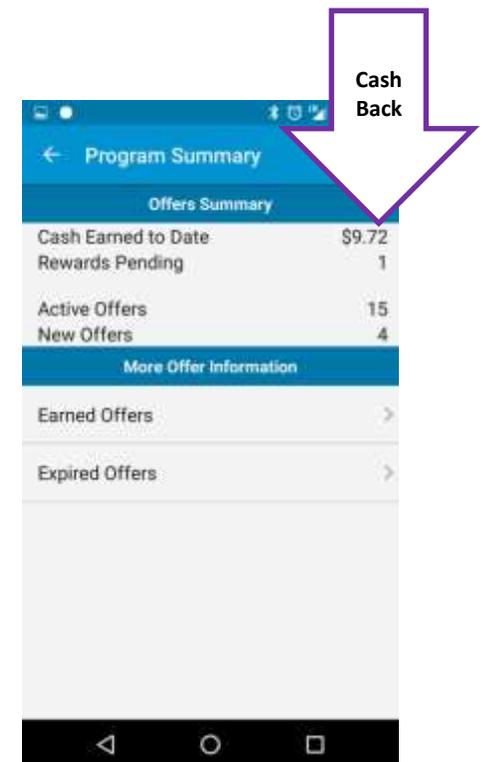


The screenshot shows the 'Debit Deals' interface with the 'Rewards Earned' tab selected. A purple arrow points to the 'Cash Back' amount of \$0.58. Below this, a table lists the details of the reward.

Date Activated	Date Redeemed	Amount Spent	Cash Back
10/8/2014	10/9/2014	\$5.80	\$0.58

When will the cash back reward show as earned?

Your cash back rewards for your offer will show within 10 business days after the qualifying transaction clears your account. You can check the Debit Deals Summary page to review the status of your rewards.



The screenshot shows the 'Program Summary' page with the 'Offers Summary' tab selected. A purple arrow points to the 'Cash Back' amount of \$9.72.

Offers Summary	
Cash Earned to Date	\$9.72
Rewards Pending	1
Active Offers	15
New Offers	4

When will I receive the cash back rewards?

One sum of cash back rewards will be deposited at the end of each month into the appropriate checking account suffix with the description 'Monthly Rewards – Cash Back/Direct Deposit'. For example, any rewards you redeem in the month of December will be credited to your account at the end of January in one deposit.

What account are my cash back rewards deposited into?

The cash back rewards will be deposited into the checking account associated with your debit card with the description 'Monthly Rewards – Cash Back/Direct Deposit'.

If I make several purchases with the same merchant, will I get a cash back reward for all of the purchases?

No. Only the first purchase with that participating merchant will qualify for the cash back reward.

Opting Out

How do I stop getting offers (opt out)?

If you would like to stop receiving offers, you can click on the "Stop Receiving Offers" link on the Debit Deals Summary page. You can re-enroll by using the "Get Started Now" button.

Will I still earn cash back rewards if I opt out?

Cash back rewards earned prior to opting out will be credited to your checking account. You will not receive future offers unless you re-enroll in Debit Deals.

What happens if my checking account is closed?

If your Checking account is closed before your cash back rewards are credited to your account, the cash back rewards will be forfeited.

Other Questions

Why haven't I received any offers?

Offers are tailored to your personalized shopping with your Credit Union Debit Card. Offers may be dependent upon the type of merchants you use your Credit Union Debit Card with. Also, the more frequently you use your Credit Union Debit Card the more likely you are to receive offers. You may want to check your enrollment status to ensure you have not accidentally opted out of Debit Deals

Does the merchant have access to my personal account information?

No. The Credit Union does not provide personal account information to merchants. Merchants do not know that you, personally, have received any particular offer.

Is a list of the merchants I use available?

No. Offers vary per your personal shopping habits, therefore, the list of merchants may change and be inaccurate when your shopping habits change.

How can a merchant request to be added to the Debit Deals program?

The merchant can contact the Cardlytics representative below:

Shana Sistek
Senior Manager, Strategic Partnerships
Cardlytics

Phone: 734-377-4336
Email: ssistek@cardlytics.com

Who should I call if I have a question?

Please contact the Marketing Department at marketing@summitcu.org or call 336-662-6258.