



UNBANK WITH US

Purchase Rewards Member FAQs

What is the Purchase Rewards program?

The Purchase Rewards program lets you earn rewards by using your Connex Debit Card to purchase merchandise and services. The program is available to all members who have a qualified Connex checking account and Connex Debit Card. You must also be enrolled in Online Banking to access Purchase Rewards. Through this program, you'll receive targeted offers to receive rewards on purchases based on how you shop. Rewards usually take the form of a deposit or credit back to your account, not necessarily a "coupon" or discount. Check out each offer for the specific details. As a Connex Debit Cardholder, there is no limit to the rewards you can earn. So, the more you use your Connex Debit Card, the more offers you can receive and the more rewards you can earn! It's totally free and you don't have to register or enroll.

PURCHASE REWARDS



Where do I go to see offers?

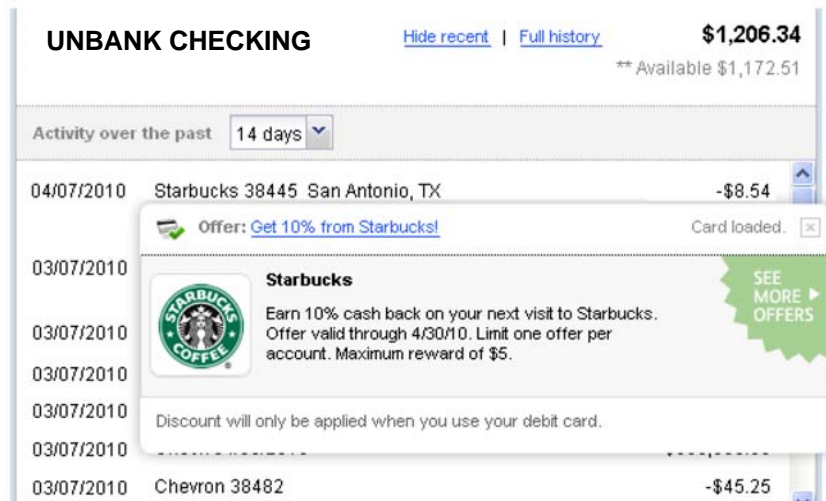
You can find offers on the new Online Banking home page beneath transactions in the Transaction History or in the "Rewards" island in the upper right part of the page. Offers can also be found on the Account History page or the Rewards Summary page. New offers will be labeled as "New Offers" until you click to activate them. Once clicked, the reward is "loaded onto" the associated debit card. All offers can be viewed by visiting the Rewards Summary page.

Purchase Rewards Island

New Offers

How do I redeem offers?

Each offer is based on how you currently shop, so the offers that you receive are relevant! To redeem the offer, simply click on it to expand it and see the details; this activates the offer and automatically loads it onto your debit card. 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. Click on the offer to read the details and learn how to redeem each offer and start earning rewards. Then shop at the specified retailer and pay using your Connex Debit Card to earn the reward. You don't have to mention the reward, present a coupon or do anything to receive your reward. It is electronic and automatic. Nothing happens differently at the point of sale. Just make sure you are using the debit card associated with the checking account that received the offer. When you make the purchase associated with that offer, it triggers your checking account that you redeemed the offer and can receive your reward, which is credited to your account at the end of the next month.



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

Typically, you do not need to mention a reward, print or present a coupon or code to redeem an offer. 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. Click on the offer to read the details and learn how to redeem each offer and start earning rewards. Just make sure you are using the debit card associated with the checking account that received the offer.


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

Each offer has an offer period that was set by the merchant. You must redeem offers before the expiration date. The expiration date can be found by clicking on the offer and viewing the offer details section.

How and when do I receive the rewards for the offers I redeem?

Your rewards will typically be deposited to your account the month after you redeem the offer. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. 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. See screenshot below.

Your Financial Institution

 **Purchase Rewards** | [Summary page](#) | **Cash back offers at the places you shop most.** For account: **Freedom Checking *1234**





[Got a question? Check our FAQs](#)

[Print your offers](#) | [Stop receiving all offers](#)

1. CLICK

New Offers Sort by: Newest first





Simply click the offers below and they are yours next time you go shopping.

-  **Radio Shack**
Earn 10% cash back at RadioShack!
Offer expires 04/30/2010 [Add to card](#)
-  **Amazon.com**
Purchase a Kindle at Amazon.com and earn 10% cash back!
Offer expires 04/30/2010 [Add to card](#)
-  **Netflix**
Sign up for Netflix and get \$20 back.
Offer expires 04/30/2010 [Add to card](#)
-  **Quiznos**
Eat at Quiznos and earn rewards!
Offer expires 04/30/2010 [Add to card](#)

2. SHOP

Offers on your card Sort by: Expiring soon

Use the card linked to your offers when you shop at the retailer.

-  **Wendy's**
Earn 10% back when you spend \$7.50.
Offer expires 04/30/2010 [See full offer](#)
-  **iTunes**
Earn 15% cash back at iTunes!
Offer expires 04/30/2010 [See full offer](#)
-  **Starbucks**
Get 10% cash back from Starbucks!
Offer expires 04/30/2010 [See full offer](#)
-  **Bed Bath & Beyond**
Get 10% cash back at Bed Bath & Beyond!
Offer expires 04/30/2010 [See full offer](#)

3. ENJOY

\$37.16
Rewards Earned Earned in 3 months

Enjoy the rewards that will be credited to your account at the end of every month.

To be deposited at the end of May 2010	\$9.55
Macy's	\$3.55
Barnes & Noble	\$6.00
To be deposited at the end of April 2010	\$14.13
Oldnavy.com	\$4.80
Starbucks	\$0.38
Quizno's	\$1.63
BedBath&Beyond	\$7.32
Deposited at the end of March 2010	\$13.48
Burger King	\$4.80
iTunes	\$0.38
Best Buy	\$8.30

Account number: 39493934 Looking for an old offer? [View expired offers](#)

Which retailers will I receive offers for?

Offers will come from the stores you shop at and other competitors in that merchant category. There is a list of national retailers and other merchants that present offers for Purchase Rewards. The following categories are excluded from Purchase Rewards: legal, medical, government, alcohol, tobacco, arcade, casino, financial, and organizations (funeral, charities, and religions.)

I don't have a checking account yet and want to receive Purchase Rewards.

In order to receive Purchase Rewards, you must have a qualified Connex checking account, Your Choice Checking or Unbank Checking. The Connex Health Checking Account is not a qualified checking account to receive Purchase Rewards.

I still use Free or Ultra Checking as my primary account. Can I still receive Purchase Rewards?

Connex members with discontinued checking products, Free Checking or Ultra Checking, may still receive Purchase Rewards.

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

Offers are matched on an account level, based on the purchases made with your Connex Debit Card for that account. If you make different purchases with different accounts, you will see different offers in those accounts. You must use the Connex Debit Card connected to that account to redeem the offers specifically for that account.

If I have more than one debit card associated with my checking account will I still receive rewards?

Yes, you can still receive rewards on your checking account if it were a joint account with two debit cards associated with it. If either debit cardholder logged into Online Banking to activate an offer for to XYZ store, either one may also redeem the reward if he goes into that store and makes a purchase.

Can I use any of my Connex Debit Cards to earn rewards?

You have to use the Connex Debit Card that is associated with the account that received the offer to earn rewards. If you have more than one debit card associated with your checking account, either of those cards will work to redeem your rewards.

I'm not enrolled in Online Banking but want to get Purchase Rewards. What should I do?

First, you must enroll in Call24, our telephone banking line available to you 24 hours a day, seven days a week. This provides you with a PIN number which is also used to enroll in Online Banking. You'll need your member number, or account number, and your PIN or Call24 PIN. If you're not currently a Call24 user, you can apply online on the Connex website: [click here to apply](#). Once you have enrolled in Call24, we will notify you so you can also use Online Banking! Once you are enrolled in Online Banking, you will be able to receive Purchase Rewards (if you have a qualified Connex checking account and Debit Card associated with that account.)

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 call Connex at 1-800-CR-UNION and we will resume providing offers to you.

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 Connex 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 (see opt out link in the screenshot below.) If you cannot access the Rewards Summary page or don't see the "Rewards" section in the upper right part of the new Online Banking home page, you are not enrolled in the rewards program. See screenshot below. Please call Connex at 1-800-CR-UNION to opt back in.

Opt out link labeled "Stop Receiving all offers"

The screenshot displays the 'Your Financial Institution' Rewards Summary page for account 'Freedom Checking *1234'. The page is divided into three main sections: '1. CLICK', '2. SHOP', and '3. ENJOY'. The 'ENJOY' section shows a total of \$37.16 in rewards earned in 3 months. A table lists rewards to be deposited at the end of May 2010 (\$9.55), April 2010 (\$14.13), and March 2010 (\$13.48). The '3. ENJOY' section also includes a table of rewards earned from various retailers:

Retailer	Reward Amount
Macy's	\$3.55
Barnes & Noble	\$6.00
Oldnavy.com	\$4.00
Starbucks	\$0.38
Quizno's	\$1.63
BedBath&Beyond	\$7.32
Burger King	\$4.00
iTunes	\$0.38
Best Buy	\$8.30

In the upper right corner of the page, there is a link labeled "Stop receiving all offers". An arrow points to this link from the text above. Other links include "Print your offers" and "Got a question? Check our FAQs".

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers. In fact, no personal information leaves Connex.

Who administers the Purchase Rewards program?

Purchase Rewards is administered through Cardlytics, a Connex partner organization. All personally identifiable information is secure and is not shared with Cardlytics. Cardlytics will make best efforts to collect all of the rewards due to you and assumes all liability for the collections. Connex is not liable for rewards, but will work with our partner to ensure a great member experience.

Is the Purchase Rewards program free?

Yes, Purchase Rewards is free! There is no cost associated with this program, making it easy for members who are cardholders to earn rewards. Also, there is no registration or enrollment necessary. This new rewards program is just another benefit of using your Connex Debit Card.