



Cash Perks is a free program that offers you rewards based on where you shop everyday with your debit card. Offers are delivered right to you in your online banking account. Simply activate the offers online and then go shopping with your debit card. Your Cash Perks rewards show up in your account every month. The more you use your debit card, the more you earn!

Just Click, Shop and Earn!

## Cash Perks FAQs

### 1. What is CCCU's Cash Perks program?

CCCU's Cash Perks is a program in which you earn rewards by using your CCCU debit card to pay for qualifying merchandise and services at specific merchants. Cash Perks is available to all CCCU debit card holders ("Cardholders") who have an online banking account. Through this program, you'll receive targeted offers to receive cash back on purchases based on how you actually shop. There is no limit to the money you can earn. So, the more ways you use your CCCU debit card, the more offers you can receive and the more money you can earn.

### 2. Do I have to enroll to earn Cash Perks?

No, you do not have to enroll or sign up for the program. Cash Perks will automatically be made available to all CCCU members with an eligible debit card and online banking access.

### 3. Is this program free?

Yes, this program is free! There is no cost associated with the Cash Perks program. This new rewards program is just another benefit of using your CCCU debit card.

### 4. Is my personal information shared with retailers?

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

### 5. How do I earn Cash Perks rewards?

To earn rewards, first you must activate offers. Offers will display in your checking transaction history or by clicking on the "View All Offers" button. Once you click the offer, it is activated for the debit card(s) on your account. When you visit that merchant, simply use your debit card to pay for the transaction. No coupons are needed for in-store purchases, making it even easier to earn rewards. Some online offers require that you shop directly through a link or use a redemption code provided in the offer.

### 6. How do I view my Cash Perks offers?

Offers are displayed in your checking transaction history under relevant transactions or by clicking on the “View All Offers” button located in your Cash Perks summary.

## **7. When do I receive the cash for the offers I redeem?**

Your rewards will be deposited directly to your checking account approximately one month after you redeem the offer. For example, any offers you redeem in the month of December will be credited to your account at the end of January. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. The Cash Perks summary will list the offers and the total value of the offers you have redeemed.

## **8. How long do I have to redeem an offer?**

Each offer has an offer period that is set by the merchant. The expiration date is clearly indicated in the details of the offer. You must redeem the offer prior to its expiration date.

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

No coupons are needed for in-store purchases, making it even easier to earn rewards. Some online offers require that you shop directly through a link or use a redemption code provided in the offer. Requirements are indicated in the details of the online offer.

## **10. Can I use a merchant’s coupon with my Cash Perks offer?**

Yes, as long as the amount paid with your debit card meets the requirements of the offer after the coupon has been applied. For example, if the offer requires a purchase of \$20, the amount of the purchase after the coupon must be at least \$20.

## **11. For Cash Perks offers that have a minimum purchase requirement, is sales tax included for the total requirement?**

Yes, the total purchase amount including the sales tax can be used to meet the minimum purchase requirements for the offer. For example: If an offer has a minimum purchase requirement of \$40.00 to qualify and you spend \$38.00 plus \$3.08 sales tax (\$41.08), your purchase meets the offer requirement.

## **12. I had an offer that expired yesterday, can I still get it?**

Unfortunately, no. Once an offer has expired there is no way to retrieve it.

## **13. Someone I know received an offer that I want; can I receive that offer also?**

Unfortunately, no. Offers received through our Cash Perks program are based on each individual cardholder’s shopping activity and are unique to their account.

**14. Can I use any of my CCCU cards to earn Cash Perks rewards?**

You must use the debit card(s) that are associated with the account that received the Cash Perks offer to earn the rewards.

**15. Why can't I see Cash Perks offers in my Savings account transactions?**

Only checking accounts with an active debit card are eligible to receive Cash Perks rewards.

**16. If I have multiple CCCU checking accounts, will the same offers be on both accounts?**

Unfortunately, no. Cash Perks offers are matched on an account level, based on the purchases made with the CCCU debit card for that account. If you make different purchases from different accounts, you will see different offers in those accounts. You must use the CCCU debit card connected to that account to redeem the offers for that account.

**17. I have multiple debit cards on the same account. How does that work?**

Cash Perks offers apply to the account, so purchases made with any of the debit cards on the account would qualify.

**18. Why don't I have any Cash Perks offers?**

You must have an active checking account. If you are not actively using your account, you may not receive any offers. Increasing your account activity may also increase the amount of offers available. Or, you may have accidentally opted out of the Cash Perks program. Please view the Cash Perks summary page re-enroll.

**19. What if I do not want to receive Cash Perks offers?**

You can opt out by clicking on the "Stop receiving all offers" link on the Cash Perks summary in your checking transaction history. If you opted out of the Cash Perks program but later change your mind, view the Cash Perks summary page re-enroll.

**20. Will I still earn rewards if I opt-out?**

You will not earn any new Cash Perks rewards after opting out, however any rewards earned prior to opting out will be deposited into your account according to the normal schedule.

**21. If I closed my checking account before my rewards have been deposited, can I still receive them?**

Unfortunately, no. If you close your checking account before a reward has been deposited to your account, the rewards will not be received.

**22. Who do I call if I have additional questions?**

Should you have any questions, please contact us at (651) 225-2700 or 1 800 223-2801.