



## CASH PERKS

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.