



CASHBACK REWARDS

Overview

All personal checking account customers with Online Banking and a United Bank VISA® Check Card have the opportunity to earn cashback through the *My Rewards* feature in Online Banking. *My Rewards* provides you with personalized offers for purchases you make every day. By taking advantage of the feature, you can earn cashback just for using your check card. No enrollment is required and there are no charges. This is a free service for all United Bank checking account customers.

This is separate from the United Rewards Checking Account. United Rewards Checking Account customers will have access to the *My Rewards* feature of Online Banking in addition to the rewards featured with their account.

How does it work?

Taking advantage of the rewards is easy. There is an easy-to-find section located on your Online Banking homepage screen. Within this section, you will see the logos of various local top merchants. Clicking on a logo will review the terms and activate the offer. The offer will be instantly activated and linked to your check card.

Once activated, simply complete your purchase with the merchant using the linked check card as the form of payment. There are no coupons to clip, pages to print, bar codes to show or promo codes to enter.

After completing the qualifying purchase using the linked check card, the cashback rewards will automatically be deposited into your checking account within 60 days. You can keep track of your cash earned through Online Banking.

The screenshot shows the United Bank eBanking homepage. At the top right, there are links for "Bank Home | Help | Sign Off" and "eBanking". The main navigation bar includes "Financial Center", "Accounts", "Pay and Transfer", and "Customer Service". The "Financial Center" section is active, showing the user's last visit on February 08, 2017. Below this, there are tabs for "Accounts", "Money Center", "News and Announcements", and "Mobile Banking Center". The "My Rewards" section is highlighted, displaying a grid of merchant logos with their respective offer durations: ADT (7 days left), PetSmart (30 days left), SmartStyle (11 days left), Advance Auto Parts (19 days left), Amazon.com (22 days left), and Starbucks (5 days left). To the right of the grid, it shows "Lifetime Earnings \$40.63" and "You have 13 offers." A "See My Rewards" button is located at the bottom right of the grid.

The screenshot shows the "My Rewards" page in the United Bank eBanking interface. The page is divided into three tabs: "All Offers", "Earned Rewards", and "Expired Offers". The "All Offers" tab is selected, showing a grid of 18 merchant offers with their respective durations. The offers include: Baby Tuesday (Last Day!), FOUR POINTS BY SHERATON (2 days left), PACSUN (2 days left), GAP FACTORY (5 days left), Monkey Sports (9 days left), 7-Eleven (11 days left), Amazon.com (17 days left), SWEETFROG (21 days left), Advance Auto Parts (24 days left), ADT (26 days left), penny farm kids (27 days left), and verizon (33 days left). Below this grid, there are two rows of active offers: JOANN (10%, Last Day!), BIG Lots! (10%, 4 days left), Under Armour (5%, 14 days left), Starbucks (10%, 21 days left), flor flowers... (10%, 25 days left), and DICK'S (10%, 34 days left). On the right side of the page, there is a "How does My Rewards work?" section with a dropdown arrow and a list of questions: "Why am I seeing these offers?", "How do these offers work?", "How do I take advantage of the offers?", "Is there a charge for these offers or this program?", "How do I receive my reward after I redeemed the offer?", "Will the merchant be provided with my information?", "Who do I contact with questions about the program?", "How can I be removed from this program?", "Why don't I see any offers?", "Why didn't I see receive my rewards?", and "Program Rules".



Frequently Asked Questions

Question	Answer
When will I be able to start taking advantage of cashback rewards?	Immediately. Once you enroll in online banking, you will see the My Rewards section displayed when you log in. You may activate and begin using the rewards right away.
What if I do not want to participate in the rewards program?	If you do not wish to participate, you can simply not activate any rewards. If you would like to be removed from the program all together, please call the United Bank Customer Service Center at 800.327.9862. You will need to have you check card number handy. Note: this is not your checking account number, but the number on your physical card.
Is my information ever shared with the merchant?	No. Customer information will never be shared directly with the merchant.
Why don't I see any offers?	Offers will appear based on spending preferences. As you use your card for everyday purchases, you will get more personalized offers.
This sounds similar to a rewards program. How is it different from United Rewards Checking?	All personal checking accounts with Online Banking and a check card will have access to <i>My Rewards</i> cashback offers. This is completely separate from the United Rewards Checking Account. United Rewards Checking Account customers have access to the <i>My Rewards</i> feature of Online Banking in addition to the rewards featured with their account. Clarify that <i>My Rewards</i> is a cashback feature only accessible through Online Banking and by using their check card. United Rewards Checking retains highly valuable perks that are exclusive to that account type (i.e. Credit Monitoring, Movie and Theme Park discounts, Prescription Drug discounts, AD&D insurance, etc.)
Why aren't my rewards showing up?	Please allow up to 60 days for the cashback rewards to be deposited into your checking account. If there is a question or dispute, please contact the United Bank Customer Service Center at 800.327.9862.
How do the rewards work?	<p>Taking advantage of the rewards is easy. There is an easy-to-find section located on your Online Banking homepage screen. Within this section, you will see the logos of various top merchants. You can click on these logos to review the terms of the offer. Then, click to confirm that you want the reward. The offer will be instantly activated and linked to your check card. Once activated, simply complete your purchase with the merchant using the linked check card as the form of payment. There are no coupons to clip, pages to print, bar codes to show or promo codes to enter.</p> <p>After completing the qualifying purchase using the linked check card, the cashback rewards will automatically be deposited into your checking account within 60 days. You can keep track of your cash earned through Online Banking</p>
Are the <i>My Rewards</i> available on the Mobile Banking App?	No, currently you can only view the <i>My Rewards</i> using Online Banking.
Are the <i>My Rewards</i> available for businesses?	No, currently this product is for consumer use only. The <i>My Rewards</i> are associated with any personal checking account that has Online Banking and a United VISA® Check Card.
Who do I contact with questions?	For assistance, please call the United Bank Customer Service Center at 800.327.9862.