

## PURCHASE REWARDS FAQs

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Several frequently asked questions are presented below and should help you get up to speed using this program. Scroll through the topics below to get the information you need.

### **What is this rewards program?**

This rewards program lets you earn rewards by using your FirstLight's debit card to purchase merchandise and services. The program is available to all debit Cardholders. Through this program, you'll receive targeted offers to receive rewards on purchases based on how you shop. As a Cardholder, there is no limit to the rewards you can earn. So, the more you use your financial institution's debit card, the more offers you can receive and the more rewards you can earn!

### **Where do I go to see offers?**

You can find offers on the new home page beneath transactions in the transaction history or in the "rewards" section 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.

### **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 see the details; this automatically loads the offer onto your debit card. Then shop at the specified retailer and pay using your debit card to earn the reward. 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. Please read the details to determine how to redeem each offer and start earning rewards.

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

Typically, you do not need 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. Please read offer details to determine how to redeem each 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 in the offer details section of the offer by clicking on the offer.

### **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.

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

Offers are matched on an account level, based on the purchases made with your FirstLight's 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 FirstLight's debit card connected to that account to redeem the offers for that account.

### **Can I use any of my FirstLight cards to earn rewards?**

You have to use your FirstLight's debit card that is associated with the account that received the offer to earn rewards.

### **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 FirstLight's 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. If you cannot access the rewards summary page or don't see the "rewards" section in the upper right part of the new home page, you are not enrolled in the rewards program. Please call Support to be opted back in.

### **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 contact Support and we will resume providing offers to you.

### **Is my personal information shared with retailers?**

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

**Who administers this program?**

This program is administered through a third party. All personally identifiable information is secure and is not shared with the third party. Our third party partner will make best efforts to collect all of the rewards due to you and assumes all liability for the collections. FirstLight is not liable for rewards, but will work with the partner to ensure a great customer experience.

**Is this program free?**

Yes, this program is free! There is no cost associated with this program, making it easy for Cardholders to earn rewards. This new rewards program is just another benefit of using your FirstLight debit card.