

Purchase Rewards FAQ

1. **What is this rewards program?**

This rewards program lets you earn rewards by using your Salem VA Credit Union Debit Card to purchase merchandise and services. The program is available to all debit card users. 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 Salem VA Credit Union's debit card, the more offers you can receive and the more rewards you can earn!

2. **What is the benefit of these offers in my online banking account?**

This is a new program Salem VA Credit Union is providing to help you earn even more rewards. We bring you offers from the types of retailers you shop with every day.

3. **How do I earn rewards?**

This rewards program is based on how you currently shop, so the offers you receive are relevant to you. The more you use your debit card, the more chances you have to receive offers. Your transactions are matched with current merchant offers. To earn rewards, click on an offer to see the details; this automatically loads the offer onto your debit card. Then shop at the specified retailer and pay using your Salem VA Credit Union debit card to earn the reward.

4. **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.

5. **Can I use another coupon or discount from this retailer with my offers?**

Yes, if the amount paid with your debit card meets the requirements of the offer after the coupon or discount is applied.

6. **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 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 debit card connected to that account to redeem the offers for that account.

7. **Can I use any of my debit cards to earn rewards?**

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

8. **I see offers, but I don't have a debit card. How do I take advantage of these offers?**

Please ask us about getting a debit card associated with that account so you can start taking advantage of your offers! Give us a call at 540-344-4419 or stop by any of our branches.

9. **Is my personal information shared with retailers?**

No. Your personal information is not shared with retailers. In fact, no personal information leaves Salem VA Credit Union.

10. **Is this program free?**

Yes, this program is free! There is no cost associated with this program, making it easy for you to earn rewards. This new rewards program is just another benefit of using your Salem VA Credit Union Debit Card.

11. **How do I sign up?**

If you have a debit card, you are automatically enrolled in this rewards program.

12. **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, you can reactivate your participation by clicking on "Start receiving offers" on your account summary page.

13. **Will I still earn rewards if I opt-out?**
Rewards earned prior to opting out will be credited to your account.
14. **How do I opt back in?**
You can reactivate your participation by clicking on “Start receiving offers” on your account summary page.
15. **Where do I shop/ When do I shop/ How much do I have to spend to get rewards?**
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 Salem VA Credit Union 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.
16. **Do I have to shop online?**
Each offer has different specifics regarding when and where to shop and how much you need to spend. Offers that must be made online are clearly specified and may include a redemption code.
17. **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.
18. **How long do I have to take advantage of an offer?**
Each offer has an offer period that was set by the retailer. 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.
19. **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 Salem VA Credit Union 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. You can activate your participation by clicking on “Start receiving offers” on your account summary page.
20. **I used to see the program when I logged into online banking, but it's not there any longer.**
Offers are only presented to eligible account types. It is possible that Salem VA Credit Union has restricted your accounts from this program because your account type is or no longer is eligible.
21. **Where can I find my expired or redeemed (used) offers?**
Expired offers can be accessed through a link at the bottom of the rewards summary page. The expired offers page shows your expired offers in the last 90 days and excludes any offers that you have redeemed.
22. **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.
23. **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.

24. **How can I view all of my offers and/or how can I tell what offers I am supposed to be credited for?**

To view all offers that you have redeemed, go to the rewards summary page. The rewards summary page contains all offers you have received, those you have redeemed and the specifics for each offer including the offer expiration dates.

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

Each offer has an offer period that was set by the retailer. 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.

26. **If I return merchandise used to redeem an offer, do I keep my rewards?**

Yes, you will keep any rewards earned.

27. **Do I have to pay any taxes on the rewards I earn?**

No, you do not have to pay any taxes on your rewards. These rewards are similar to other coupons, except they are redeemed more easily by using your debit card.

28. **I did not receive my rewards when I made my purchase.**

Rewards are not received at the point of purchase because no personal information is passed to the retailers. On average, you will receive rewards for redeemed offers approximately one month after the month the redemptions were made. For example, redemptions made in September will typically be credited to your account approximately at the end of October. Check the rewards summary page on the website to ensure the purchase qualifies as redemption of the offer.

29. **I did not receive the correct amount of rewards.**

Each offer has different specifics regarding when and where to shop and how much you need to spend. Check the rewards summary page on the website to ensure the purchase qualifies as redemption of the offer.

30. **I saw an offer earlier, but when I went to the new home page, it wasn't there.**

The offer either expired or was redeemed. Expired offers can be accessed through a link at the bottom of the rewards summary page. The expired offers page shows your expired offers in the last 90 days. Redeemed offers (for the current month and previous two months) are displayed in the "Enjoy" column of the rewards summary page.

31. **I had an offer that expired yesterday. Can I still get it?**

No, once an offer has expired there is no way to retrieve it. You can view expiration dates for all your offers on the rewards summary page.

32. **Someone I know received an offer I want. How can I receive that offer as well?**

Each offer received through the rewards program is based on how you currently shop, so the offers you receive are relevant to you. Since everyone's transaction history is different, there is no specific way to get someone else's offer other than to have the same transactional history as that cardholder.