

# **Debit Rewards Program Changes**

## What should I do with my debit card reward points?

If you do not wish to forfeit your points after August 31, 2019, you must either:

- Combine your debit card reward points with a Velocity Community Credit Union Platinum Rewards Credit Card. If you already have a Platinum Rewards Card, call or email us and we will combine your points. If you do not have one, apply online today.
- OR Redeem your debit card reward points at *CURewards.com*. If you've never logged on or can't remember your credentials, register as a new user.

## Do I need to get a new debit card?

No, you may continue to use your debit card with no interruptions.

# How do I qualify for the new Cash Back Rewards program?

You must be enrolled in eStatements by the 25<sup>th</sup> of the month and make 20 or more debit card transactions during the month in order to receive cash back. Once you are enrolled in eStatements, you will remain enrolled unless you un-enroll, so you do not need to re-enroll every month. There is also no need to "enroll" in the Cash Back Rewards program – you will automatically receive the cash back if you qualify.

### When will I receive my cash back?

If you qualified for cash back during any given month, your 10¢ cash back per transaction will be deposited into your VCCU checking account on the first day of the following month. Your VCCU checking account must be open on the day the cash back is paid in order to receive the cash back.

### What types of transactions qualify for cash back?

Online and in-person point-of-sale transactions (signature and PIN-based) and automatic payments connected to VCCU debit cards qualify for cash back. ATM withdrawals and merchant cards connected to VCCU debit cards do not qualify.

### Can I check my Cash Back Rewards status throughout the month?

Yes, the Cash Back Rewards widget in Online and Mobile Banking will show you how many transactions you have made that month, how many days you have left to earn, whether you are enrolled in eStatements, and your cash back earnings for the current month, the previous month, and the year so far. In Online Banking, this widget will be on the home page. In Mobile Banking, click "More" at the bottom, then click "Cash Back Rewards."