Merchant Funded Local Offers – Reward Points Cardholders

What are Local Offers?

Local Offers is a program that links offers from merchants directly to your rewards credit card. You earn <u>up to 10x points</u> simply by using your card at participating Local Offers merchants. Additional reward points earned from the offers will be posted within **30-60 days** of the purchase (120 days at the most).

How does it work?

You can login to the cRewards website at <u>www.cRewardsCard.com</u> or navigate through <u>www.MyCardStatement.com</u> and clicking on 'View Rewards' button to view offers available in your local area. You'll earn up to 10x points for shopping at participating merchants in-store (or online if merchant has an online presence). Each merchant may have a different offer, so please check back frequently for updated information.

Do I have to enroll or register to earn the additional points with the offers?

No. Your rewards credit card is automatically linked to the Local Offers program and you will automatically earn up to 10x points for shopping with participating merchants.

You'll need to login or enroll in cRewards at www.cRewardsCard.com in order to view the offers available in your local area.

How many additional points can I earn?

The Local Offers program allows you to earn up to 10x points at participating merchants. Please check individual merchant offers for the specific reward offers at www.cRewardsCard.com.

When will I receive my additional reward points?

Additional reward points earned from the offers will be posted within **30-60 days** of the purchase (120 days at the most).

How do returns, exchanges or back orders affect the cash back or additional points earned?

If any part of the purchase is returned to the merchant or is not completed, your points for that transaction may be reduced or removed from your credit card account. Please check each retailer's policy for returns.

How do I identify Local Offers merchants?

You can browse the merchant offers by logging on to cRewards at www.cRewardsCard.com and selecting the Local Offers link/banner on the homepage. You can also access cRewardsCard.com via MyCardStatement.com by logging in and clicking on 'View Rewards' button.

Do I need to tell the merchant I am using the Local Offers program?

You do not have to tell the merchant. The merchant's system will automatically recognize your card when you sign to make your purchase.

Is there a limit to the number of times I can earn rewards for shopping at a participating merchant?

No, there is no limit to the number of times you can earn rewards for shopping at a participating merchant unless otherwise noted in the offer details.

Who do I contact with questions about the program?

You can contact a customer service agent at 1-866-544-0406 and they will be happy to assist you with your questions.



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