

GET STARTED GUIDE

Purchase Rewards



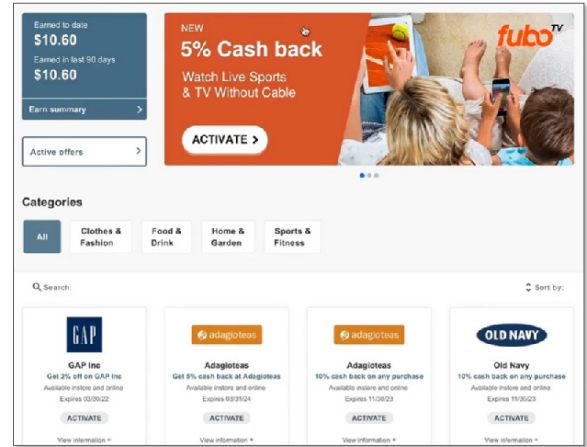
It's as easy as click, shop, save.

It's never been easier to earn cash back from your favorite stores. With Purchase Rewards program, you can receive cash back when you shop online and in-store. Sign on to online or mobile banking to enroll in the program — and start saving today.

NOTE: You will need a Checking account with a debit card and be registered for Online or Mobile Banking in order to use Purchase Rewards. See the "GET STARTED GUIDE: Online Banking" for details on registering for Online Banking in just a few quick steps.

How does it work?

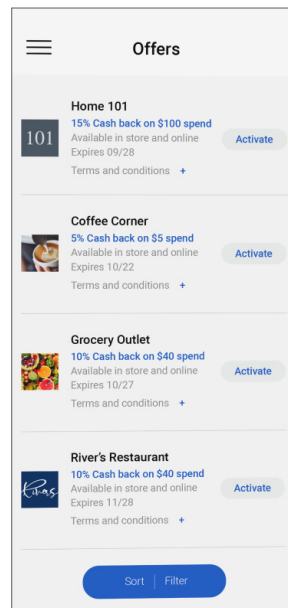
1. To enroll, log in to online or mobile banking and select "Join Now" from the "More" menu to register your debit card.
2. On the Purchase Rewards page, review offers and "Activate" the ones that interest you. Activated offers will appear in your Active Deals list.
3. Make purchases online or in-store with your debit card – Access hundreds of offers from your favorite local shops, restaurants, travel destinations, national brands and more.
4. Receive cash back in your account. Visit the Earn Summary page to view a dashboard summary of the cash-back rewards you've earned.
5. Rewards are typically deposited to your account at the end of the following month.



Purchase Rewards overview in Online Banking.

Mobile App Take Forrit on the go

Connect with us via our Mobile Banking App, available for your iPhone, iPad, and Android devices - we are available anywhere you are.



Purchase Rewards is available on mobile app!

Access Purchase Rewards by selecting "More" or the hamburger menu on the mobile app.

FAQ

Purchase Rewards



What is this rewards program?

This rewards program lets you earn rewards by using Forrit's debit card to purchase merchandise and services. The program is available to all Forrit debit cardholders. As a cardholder there is no limit to the rewards you can earn!

Where do I go see offers?

You can find offers on the homepage of Online Banking. Offers can also be found on the account history page or the Purchase Rewards summary page. Once activated the reward is "loaded onto" the associated debit card. All offers can be viewed by visiting the Purchase Rewards homepage.

How do I redeem offers?

To redeem the offer:

1. Click on it to see the details; then Activate to load the offer onto your debit card.
2. Shop at the specified retailer
3. 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.

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.

How do I receive the rewards for offers redeemed?

Your rewards will typically be deposited to your account the month after you redeem the offer. Since we do not share your information with retailers, we cannot credit your account immediately at the time of purchase.

Rewards reflect to the user on the 1st or 15th of the month following the redemption. If you would like to see the offers you have redeemed or the total value of the offers you have redeemed, please visit the Earn Summary page.

If I have multiple cards, will I see the same offers?

Before enrolling you are presented with a screen to choose the account you want to enroll in Purchase Rewards.

Only one account is allowed. Once enrolled and offers are activated, you must use the Forrit debit card connected to that account to redeem the offers for that account.

Can I use any of my cards to earn rewards?

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

Why don't I have any offers?

You may not be receiving any offers because you accidentally opted out of the program.

You can simply click Join Now on the Purchase Rewards widget to re-enroll in the program in Online or Mobile banking.

If you previously opted-out within the last 30 days, any offers activated will still appear.

What if I don't want to receive offers?

You can opt out by clicking the "Opt-out" link at the bottom of the Purchase Rewards page.

If you opt out of the rewards program at this time but change your mind later, simply click the Join Now button to re-enroll. Any offers activated within the past 30 days of opting out will remain on your account and be available upon rejoining.

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers.