

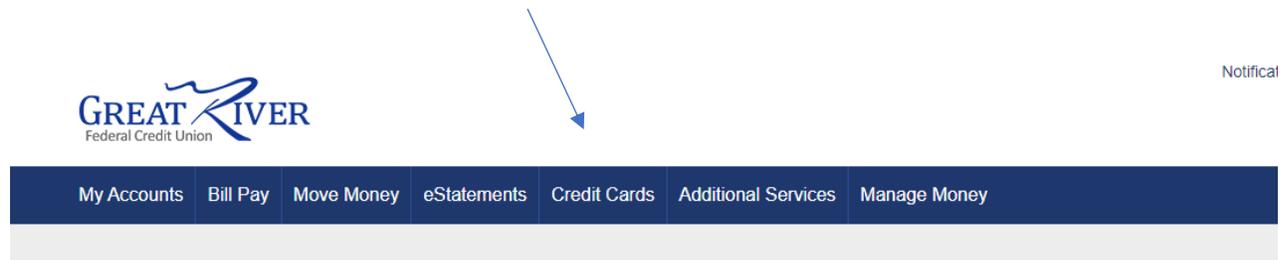


Merchant Reward Options

WITH SCORECARD

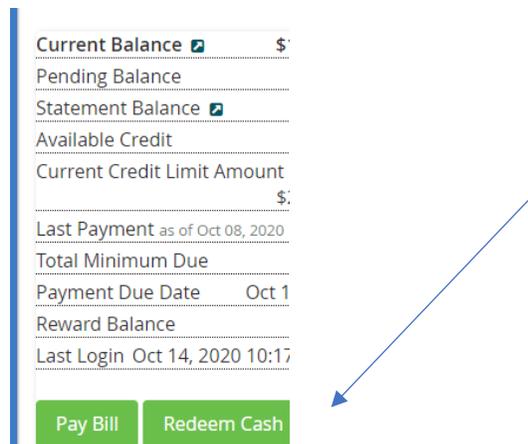
Step 1

Login into EZCard (this is your credit card portal). To login into EZCard, you will need to first sign into your Online Banking. Once signed in, click on the “Credit Card Tab” at the top of the page.



Step 2

Once in EZCard you will hit “Redeem Cash” on the main screen. This will take you to Scorecard, our cash back rewards program!



Step 3

Start viewing offers! Scorecard allows you to select variety of cash back offers. This includes local offers (it goes off of the zip code in your EZCard account up to a 30-mile radius).

The screenshot shows the top navigation bar with "HOME" and "ACCOUNT" links. Below the navigation, it says "Welcome HEATHER" and "\$7.54 balance details". The Great River Federal Credit Union logo is in the top right. The main banner features a family of four walking on a beach at sunset with the text "Where Every Story Matters.™". Below the banner, the heading "Cash-in with ScoreCard CashBack Rewards" is displayed. A small text block below the heading reads: "With the ScoreCard CashBack program, it's easy to put money back in your pocket! Just use your ScoreCard every time you shop. For each qualified purchase you make, you'll receive a CashBack reward. The more you use your card, the greater your rewards! When earning money is this easy, why would you use any other card?"

Step 4

Select your offers! To Activate and Boost an offer – Click that offer (*Only some offers are eligible for a Boost*).

The screenshot shows two main sections for offers. The first section is titled "LOCAL OFFERS" and features an icon of a storefront. The second section is titled "SCOREMORE" and features an icon of a credit card with a "2x" multiplier. At the bottom of the page, there is a footer with links for "CONTACT US", "RULES", and "FAQ", along with social media icons for Twitter, Facebook, and Pinterest. Below these are links for "Security", "Privacy Policy", and "Maintenance Schedule".

LOCAL OFFERS

Cash Back

GREAT RIVER FEDERAL CREDIT UNION

View Offers

My Account

Search National & Local Offers

How it Works

1

GET AN OFFER

Save 1-7% with everyday offers, offers that have not been boosted

2

GET EXTRA-SPECIAL SAVINGS

Boost any qualifying offer for up to 30% off

3

VISIT AND SAVE

Use your enrolled card at a participating merchant and get cash back on your card statement

Participating merchants can change, so search often.

Savings snapshot

Total cash back

\$0.00

View your entire savings history >

Sort: Boosted Offers | Filter by Category: All Categories | Within: 20 miles of | Filter by City, State, or Zip Code



Billy D's Crooked Tavern
34 Oak Avenue North
Annandale, MN

4% CASH BACK

CLICK TO BOOST TO 25%



Cold Spring Bakery
308 Main Street
Cold Spring, MN

4% CASH BACK

OFFER BOOSTED TO 20%



Kohlnoor Bar & Grill
17 7th Avenue South
St. Cloud, MN

4% CASH BACK

CLICK TO BOOST TO 5%

Offer

X

Your offer has been boosted!



Cold Spring Bakery

308 Main Street
Cold Spring, MN

Boosted offer

20% CASH BACK

Offer Type



In-Store ONLY

Offer Details

Earn 20% back on your next purchase!

Offer Terms

Promotional value expires 60 days after purchase. Amount paid never expires. Reward is calculated on total bill after tip. Offer valid for 20% rewards only after first purchase and 10% rewards for additional purchases, including after the offer is re-claimed. Limited to 1 transaction per visit. Offer expires 60 days after claimed, but the offer may be re-claimed for you. Most cards are eligible for rewards. For debit cards, select "credit" when you pay. Not all debit purchases qualify for rewards. Merchant is solely responsible to purchasers for the care and quality of the advertised goods and services. Offer is not eligible for our promo codes or other discounts.



Step 5 (optional)

Use ScoreMore (offers from everywhere). You can also customize what you see on the ScoreMore Rewards homepage by selecting what categories interest you!

The screenshot shows the 'Preferences' modal window on the ScoreMore Rewards homepage. The modal has a title bar with a close button (X). Below the title, it says 'Share your preferences' and 'Select the categories most important to you to customize what you see on the ScoreMore Rewards homepage and in promotional emails.' There are two columns of checkboxes for categories: Apparel & Accessories, Beauty & Health, Computers & Electronics, Food, Dining & Entertainment, Kids & Toys, Sporting Goods, Auto & Tools, Business Services, Flowers & Gifts, Home & Garden, Pets, and Travel. An 'Update' button is located at the bottom left of the modal.

The screenshot shows the ScoreMore Rewards homepage. At the top right, there are links for 'My Account' and 'Sign Out'. The main header features the 'SCOREMORE' logo with the tagline 'REWARDS FROM SCORECARD' and a graphic of upward-pointing arrows. Below the header is a navigation bar with the Great River Federal Credit Union logo, 'Home', 'Shop Now', and 'Rules' links, along with a search bar. The main content area features a promotional banner for 'Stay Inside and Earn Rewards' with a 'SHOP NOW' button. Below the banner is a 'Featured offers' section with five cards for L'Occitane (3% Cash Back), Canon (1% Cash Back), SHARPER IMAGE (1% Cash Back), BOSE (2% Cash Back), and newegg.com (1% Cash Back). Each card includes a 'View Deal' button.

See you're swiping pay off!

Click on accounts in the top right corner to see normal cash back breakdown.

- Base Cash = 1% All Transactions, Bonus Cash = Extra 1% - 2% depending on Grocery/Gas



Transactions – Breaks down each transaction for Cash Back earned (3% Gas, 2% Groceries, 1% all other transactions)

Standard | **ScoreMore**

TOTAL PURCHASE AMOUNT: \$1,457.74
TOTAL BASE CASH: \$7.00

MERCHANT	TRANSACTION DATE	PURCHASE AMOUNT	BASE CASH	BONUS CASH
SAMS CLUB #8183	10/12/20	\$1.04	0.01	0.02
SAMS CLUB #8183	10/12/20	\$25.15	0.25	0.50
PILOT_00684	10/10/20	\$27.54	0.28	0.55
EXXONMOBIL 45350840	10/10/20	\$23.73	0.24	0.47
ARCO#07056ARCO #07056	10/09/20	\$31.26	0.31	0.63
CONOCO - TOWN PUMP 1	10/08/20	\$23.80	0.24	0.48
EXXONMOBIL 45972171	10/08/20	\$15.60	0.16	0.31

Top Retailers

 1% Cash Back	 3% Cash Back	 1% Cash Back	 1% Cash Back
 2% Cash Back	 2% Cash Back		

ScoreMore – Cash back earned

Standard | **ScoreMore**

There are no ScoreMore transactions to display at this time.

Earnings – Broken Down by months per quarter (Normal Cash Back)

Earnings

PERIOD	BASE EARNINGS	REDEEMED	ADJUSTED	PROMOTIONAL EARNINGS
Sep 2020	10.85	0.00	0.00	2.17
Aug 2020	3.98	0.00	0.00	2.64
Jul 2020	4.34	-25.01	0.00	1.71

Still have questions?

Take a look at the FAQ section on our ScoreCard site, or contact a Member Advisor for assistance.

FAQs

Local Offers FAQ

What are Local Offers? —

Local Offers is a program that links offers from merchants directly to your rewards credit card. You earn cash back simply by using your card at participating Local Offers merchants. Cash back is awarded automatically—there are no hoops to jump through. Cash back is credited to your credit card account via a statement credit.

How does it work? —

You can login to the cRewards website at www.cRewardsCard.com to view offers available in your local area. You'll earn cash back for shopping at participating merchants in-store (or online if merchant has an online presence). To earn cash back from an in-store Local Offers merchant, you must sign for your purchase. Each merchant may have a different offer, so please check back frequently for updated information.

Do I have to enroll or register to receive the cash back offers? —

No. Your rewards credit card is automatically linked to the Local Offers program and you will automatically earn cash back 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 much cash back can I earn? —

The Local Offers program allows you to earn up to 30% cash back at participating merchants. Please check individual merchant offers for the specific reward offers at www.cRewardsCard.com.

When will I receive my reward? —

Cash back will be credited to your credit card account within 5-7 business days of the purchase date.

How do returns, exchanges or back orders affect the CashBack I earned? —

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