



Q. What is Purchase Rewards?

A. Purchase Rewards is a checking rewards program that allows you to earn cash back for purchases made with your Heritage Community Credit Union debit card. Through this program, you'll receive targeted offers through ehccu-online banking to earn rewards on purchases based on your debit card activity. There is no limit to the rewards you can earn. So, the more you use your HCCU debit card, the more offers you can receive and the more rewards you can earn!

Q. Where do I go to see offers?

A. You can find offers on the new home page beneath transactions in the transaction history or in the Purchase Rewards section on the right side of the screen. Offers can also be found on the account history 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.

Q. How do I redeem offers?

A. To redeem an offer, simply click on the offer 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 full details to determine how to redeem each offer.

Q. Do I need to use a coupon or code to earn rewards?

A. 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.

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

A. Each offer has an offer period that was set by the merchant. 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.

Q. When do I receive the rewards for the offers I redeem?

A. Your rewards will 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.

Q. Can I use any of my HCCU debit cards to earn rewards?

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

Q. If I have more than one account will I see the same offers on both accounts?

A. Offers are matched on an account level, based on the purchases made with your HCCU debit card for that account. If you make different purchases with different accounts, you will see different offers for those accounts. You must use the debit card connected to that account to redeem the offers for that account.

Q. Why don't I have any offers?

A. 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 HCCU 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. Please contact the Call Center to opt back in.

Q: What if I do not want to receive offers?

A. 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, please contact the Call Center at 916.364.1700 or 800.233.6328 and we will resume providing offers to you.

Q: Is this program free?

A. Yes, this program is free! There is no cost associated with this program, making it easy for cardholders to earn rewards. This rewards program is just another benefit of having a checking account with HCCU and of using your HCCU debit card.

Q: Is my personal information shared with retailers?

A. No. Your personal information is not shared with retailers. In fact, no personal information leaves HCCU through the program.

Q: Who administers this program?

A. This program is administered through a third party. All personally identifiable information is secure and is not shared with the third party. Our third party partner will make best efforts to collect all of the rewards due to you and assumes all liability for the collections. HCCU is not liable for rewards, but we will work with our partner to ensure the best member experience with this product for our members.

For additional information, call HCCU's Call Center at 916.364.1700 or 800.233.6328.