#### What is UChoose Rewards<sup>sm</sup>?

UChoose Rewards is a rewards program where you earn points for shopping or using your Vinton County National Bank FAVOR Platinum Card. then redeem your points for anything of your choice from a huge online rewards catalog.

Web site address is www.UChooseRewards.com.

## How do I earn points?

You earn 1 point for every \$1 Signature credit transaction. Plus, you can earn even more points when you shop at participating retailers. Choose to shop in-store at national or local retailers or online through www.uchooserewards.com. When shopping in-store, select credit and sign for your purchases.

### Where can I earn points?

You earn points everywhere your card is accepted.

#### When can I redeem my points?

It can take up to 40 days for your points to be credited to your account. You must accumulate 1,500 points before you can redeem your points. After that, you can redeem for any number of amazing items. Simply look for your "Total Points" at the top of any page to see how many points you have available for redemption.

#### Can I share points with family members?

Yes, all cards within an account automatically earn points together. In addition, if you have multiple credit accounts with Vinton County National Bank, you can link them together to earn rewards faster. Visit the Profile page to link more accounts to your program.

### What can I redeem my points for?

It's your choice! You can choose from millions of options, whether it's products, travel experiences, activities, event tickets, or more! Simply visit the Redeem Points page and click on the category that suits your interests.

We keep track of all the points you earn and will help you find just what you're looking for when you're ready to redeem. We even have a Wish List that will help you track when you've earned enough to redeem a specific item.

### Where can I view my point activity?

You can access the history of your point activity on the Point Details page.

## What if I shopped at a participating retailer, but my points aren't showing up?

It can take up to 30 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 30 days, contact us for assistance.

# How much does it cost to participate?

There's no cost. Membership in UChoose Rewards is absolutely free for Vinton County National Bank cardholders, so start shopping and earning today.

# What if I have another question?

If you have other questions not answered here, you can contact your UChoose Specialist at service@uchooserewards.com or call 1-800-542-5004. You can also visit www.vintoncountybank.