

# First Bank One Rewards Program FAQs

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## Do I have to pay a fee to participate in the First Bank One Rewards program?

There is no additional charge to participate in the Rewards program for credit card or debit Rewards products.

## How do I earn points?

First Bank Rewards personal and business customers will automatically earn points for every dollar spent using a First Bank Rewards Credit Cards. Clients must register their debit card at [www.localfirstbank.com/rewards](http://www.localfirstbank.com/rewards) in order to earn points using their debit card

There is no limit to the number of points that you are able to earn for every qualifying purchase!

- **Personal Platinum Rewards** credit cardholders will earn 1 point for every net dollar.
- **First Bank Debit Card** cardholders earn 1 point for every \$3 charged for qualifying purchases.
- **World Business Credit Card** cardholders earn 1.25 points for every \$1.

**Qualifying Purchases** – Gross retail purchases less any returns or credits; Cash advances, convenience checks, balance transfers, purchased points, unauthorized charges, lottery tickets, credits for returned merchandise, travelers checks from a non-financial institution, foreign currency, bail bonds, debit cancellation charges, finance charges, and fees of any kind such as late fees, over limit fees, or annual fees are excluded.

## Will my points expire?

Yes (for Personal debit and credit card and business debit card only), all points have a maximum three (3) year term and expire at the end of three (3) years, based on first in first out (FIFO) principles. Base and bonus points will have the same three (3) year expiration term. Points expiring during the year will be cleared from your account on the last day of the month in which the points expire. For example, points earned on November 5, 2013 will expire on November 30, 2016.

**New for Business Credit Cards:** World Business Credit Card points will have a **new** expiration date that goes into effect on June 30, 2017. All business cards points earned prior to that date will be given new 4 year expiration with a new expiration date of June 30, 2021. Any points earned after May 31, 2017 will have 4 year expiration from the date earned.

## Will my points print on my monthly statement?

Not at this time. However, you can view your points and other valuable information on the First Bank One Rewards Program website 24/7 at [www.firstbankonerewards.com](http://www.firstbankonerewards.com). Additionally, you can contact First Bank Rewards at 866-256-2273 to receive your points total over the phone during normal working hours.

## How do I get a User Name and Password?

### *New User*

Simply visit [www.localfirstbank.com/rewards](http://www.localfirstbank.com/rewards) to register for the program. You will be able to select your own User Name and Password for the program.

### *Existing User*

Unfortunately, due to security and our new rewards program, we do require you to re-register for a user name and password at our new web site at [www.localfirstbank.com/rewards](http://www.localfirstbank.com/rewards). Once you register you will be able to view your account with all previous points included. At the new program conversion, you will continue to earn points, but will need to re-register in order to see/view the points and make redemptions.

## Which transactions can I view on the Program Web site?

You can view your **Account History**, **Reward Redemption History** and **Point History** in your account profile. If you choose to pool your points with other First Bank Rewards clients, you will be able to view the point totals for each member of the pool and a grand total of all points available and all points redeemed by the entire pool.

## How can I be sure that shopping with my Rewards points online is safe and secure? Will my card number and points balance be protected?

Just like all other online transactions you may make with First Bank, we have gone to great lengths to ensure your confidentiality and security. We use several layers of robust security methods to ensure your personal and financial information is kept private and confidential.

## What type of rewards are available?

First Bank Rewards offers a wide variety of rewards including free and discounted travel (airline tickets, car rentals, hotel stays, and tour packages), national and local gift cards, merchandise from top brands, cash back and local rewards. Visit [www.firstbankonerewards.com](http://www.firstbankonerewards.com) for a complete list of all of the rewards that the program has to offer. Occasionally, we will offer special rewards for a limited time and with limited availability. These will be promoted on the program website, so be sure to visit it often!

## Do I have to earn a lot of points to see the benefit of the First Bank Rewards program?

Absolutely not. We have many clients that love to redeem their points right away for rewards. Rewards start at only 1,500 points.

## When can I redeem my points for a reward?

You can redeem your points as soon as the points show up in your account.

## How long will it take to earn enough points to redeem for rewards?

This depends on the reward you are interested in. We have a wide variety of rewards including travel options, gift cards, merchandise and more. Rewards begin at 1,500 points. Don't forget, you earn 1 point for every dollar you spend on your MasterCard Platinum Rewards credit card, 1.25 points per \$1 with your World Business MasterCard and 1 point per \$3 with your Debit MasterCard. So your points can accrue quickly the more you use your First Bank Rewards cards. And, if you combine your accounts with other friends and family members, you'll earn points even faster

## Is there a maximum amount of points I can earn in a year?

No. There is no limit to the number of points that you can earn. The more you spend, the more you earn!

## What type of travel rewards do you offer?

First Bank Rewards offers two types of travel programs. Travel My Way Rewards and Traditional Travel Rewards.

**Travel My Way Rewards:** With Travel My Way Rewards you book your trip through ANY online travel web site, your favorite travel agency or even directly with an airline, hotel, and rental car or vacation resort. Find the best price, the best location, the best time or your favorite brand. The choice is all yours!

**Traditional Travel:** Need some help with your travel? First Bank provides a full service travel agency that can help you recommend and plan all aspects of your trip. **Note:** Service fees will apply for using this service. All traditional travel can be booked by calling 866-256-2273.

## How do I cancel gift cards/certificates, merchandise or travel rewards if I change my mind?

Unfortunately, once redeemed for a reward, your gift cards/certificates, merchandise or travel rewards cannot be cancelled or exchanged. Because you are actually using your First Bank credit or check card for travel rewards, any changes will be subject to the restrictions, fees and penalties from the travel supplier.

## Are there any restrictions on the gift cards/certificates offered through the program?

On occasion, gift card merchants require an expiration date. This date will be printed on the front of the gift card/certificate and cannot be extended beyond the expiration date. The full value of the gift card/certificate must be redeemed; retailers do not provide credit or cash back for any unused balance remaining on the gift card/check. Gift cards/certificates are not replaceable if lost, stolen, destroyed or expired. Gift cards/certificates may not be resold, are not redeemable for cash and are void if sold for cash or other consideration. Gift cards/certificates must be surrendered at redemption. Gift card/certificates are not redeemable and are considered void if altered, photocopied or reproduced. Retailers have the right to restrict usage and participation by retailer is subject to change.

## How do I redeem my points for a reward?

There are two ways to redeem your points in the First Bank Rewards program:

Online: At the First Bank Rewards Web site. [Click here](#) to begin browsing through the rewards catalog.

Telephone: If you would prefer to speak with a Customer Service Representative, you can redeem points by calling 866-256-2273.

## **Is there an additional cost if I redeem my points online?**

No, there is no additional charge to redeem points online. In fact, we encourage our clients to redeem online, as it is easy, convenient and available 24/7, 365 days a year.

## **Can I have my redemption package delivered to my P.O. Box?**

Unfortunately we cannot mail rewards to a P.O. Box. Please ensure your correct address is on your profile.

## **I moved recently. My shipping address shown on my online profile is different from my address on my credit/check card statement. What do I do?**

Unfortunately, for security purposes you are not able to change your address online or through the Rewards Customer Service Representatives. You must contact First Bank Customer Service at 866-792-4357 for any personal changes including changing your address.

## **When can I begin to earn points?**

Actual point accumulation begins after the first retail purchase you make with your First Bank Rewards personal and business credit card and after you have registered your debit card and made your first purchase.

## **I've just redeemed points for a reward. When can I expect to receive my reward?**

*In most cases, your gift cards and certificates will be delivered within 2-3 weeks. Your merchandise reward will normally also be delivered within 3-4 weeks of redemption. Because most merchandise rewards ship directly from the manufacturer, some rewards can take up to 6 weeks for delivery.*

## **Is it possible to place a rush order and get expedited delivery?**

Yes, we're pleased to offer clients an opportunity to expedite delivery. The additional fees for this service can be charged to your First Bank Rewards credit or check card, or by redeeming additional First Bank Rewards points.

## **What happens if my merchandise reward is defective?**

If your reward is defective, please contact a Customer Service Representative at 1-866-256-2273 to discuss the nature of the defect within 30 days of receipt. A return authorization number is required for any type of return on defective products. You'll also have to return the product in its original manufacturers packaging along with all parts, accessories and paperwork. We cannot return any products that have been damaged, modified or abused for replacement or credit.

## **How can I check my point's transactions?**

You can either go to [www.firstbankonerewards.com](http://www.firstbankonerewards.com) 24/7 to review your detailed transactions, or you may call First Bank One Rewards Customer Service Representative at 866-256-2273

## **I have a question about my First Bank Rewards account. How can I get help?**

Please call a First Bank One Rewards Customer Service Representative at 1-866-256-2273 for all your questions on the First Bank Rewards program.

## **Can my points be pooled/combined?**

One of the unique benefits of the First Bank Rewards program is that cardholders may combine or “pool” the points earned from their personal and/or business credit and debit card accounts to earn rewards faster. Clients may also pool their points along with any other FIRST BANK Rewards clients’ accounts (credit and debit cards). There is no limit to the number of cardholders that you can pool your account(s) with, so you can earn the rewards that you’ve always dreamed of much faster than you may have ever imagined.

This Rewards pool/householding functionality is available on all First Bank Rewards credit and debit cards, and there is no limit to the number of accounts that can be pooled and no existing relationship constraints (same last name, street number, etc.) required to pool personal accounts. All requests for Rewards pooling, even clients combining their own credit card accounts, must provide information about the accounts which they would like to pool with before the pool can be set up. The acceptance must be completed either on the program web site or by calling First Bank One Rewards, where they will be asked the same questions required for security purposes on the program web site.

All cardholders participating in the Rewards pool will have access to view detailed information on their own accounts regardless of whether they access the program web site by entering their credit or check card login information.

## **How set up a pool?**

You must register your card at the rewards website. To bring another account into the pool, you will need the full account number.

## **How safe is it to set up a pool?**

Security is a primary concern for First Bank. It is with security in mind that we created additional requirements to ensure all accounts that are part of a pool are authorized individually before being combined. This means you can add as many of your credit cards as you wish to a single pool, but you will need to have the full account number and email for each of the accounts you want to pool. Again, all pooled clients will receive an email confirmation of this activity. While we understand this requires some additional administrative work on the part of our clients, we hope you will appreciate the added level of security that we’ve incorporated.

## **If I join a pool, can I choose who is able to redeem points for a reward from the members of the pool?**

No, unfortunately, choosing to join a pool it is similar to having a joint personal credit card or checking account. All points earned from all members of the pool will be combined to form one single pool. All points in the pool can be redeemed by any member of the pool without any notice to other pool members. While joining a pool is an excellent option for many of our clients, you need to be careful that you select members of the pool that you feel completely comfortable having access to the points that you have earned.

## **Why would I join a pool if I lose control over the points that I earned?**

Joining a pool will not be the right choice for all of our rewards clients. However, many clients will love the opportunity to earn rewards faster. By combining multiple accounts, the pool will have greater opportunity to redeem for higher point level rewards sooner. This would be an excellent option for some families.

## **Since points expire on a first come, first serve basis, how does that work with pooling?**

Regardless of whether you are accumulating points individually or as part of a pool, all points are combined into one centralized pool for redemption. The oldest (first points that you earn) points will be the first points that are resigned when you redeem for a reward. In a pool, all points are combined regardless of who earned them. For example, if a member of the pool redeems a gift card valued at 5,000 points, the allocation of points could potentially come from each member of the pool based on when they were originally earned. All points are date and time stamped automatically.

## **Can I leave the pool that I am part of if I want to join another pool?**

Yes, cardholders who choose to leave an First Bank Rewards pool simply request to be “unlinked” via the program web site. Any Rewards pool member can leave the pool at any time without notice. If you choose to voluntarily close your entire account, you will not receive a proactive reminder to redeem your points. Once your account is closed, all your points will be surrendered and deducted from the Rewards pool.

If you are not closing an account but unlinking from the pool, you will retain your individual remaining point balance. For example, if three individuals pool their personal accounts and one client decides to leave the pool, the account is unlinked and the individual’s earned points are transferred to the individual’s new First Bank Rewards personal account.

## **How will I know if other members of my pool invite other First Bank Rewards card clients to join our pool?**

If you have registered your e-mail address on the program web site or by calling a Customer Service Representative, you will receive an e-mail notification if any member of your pool invites another member to join. Although you will not have an opportunity to block this new pool member, you certainly can leave the pool if you disagree with the decision to add a new member.

## **I have a question about my First Bank credit card account, not the First Bank Rewards program. What number do I call for help?**

You can speak to a Customer Services Representative about your First Bank credit card account by calling 1-866-256-2273.

## **I would like to get an additional First Bank credit card. How do I apply?**

Please visit your local First Bank banking center to apply for a new FIRST BANK credit card.

## **I have recently changed my name. How do I change my name on my First Bank Rewards account?**

If you wish to make changes to your name or address information on your credit card account, please contact First Bank Customer Service at 1-866-792-4357.