

## **Merchant Funded Local Offers – Cash Rewards Cardholders**

### **What are Local Offers?**

Local Offers is a program that links offers from merchants directly to your rewards credit card. You can earn up to 10% cash back simply by using your card at participating Local Offers merchants. Additional 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 within **5-7 business days** of the purchase date.

### **How does it work?**

You can login to the cRewards website at [www.cRewardsCard.com](http://www.cRewardsCard.com) or navigate through MyCardStatement.com and click on 'View Rewards' button that will take you to cRewardsCard.com to view offers available in your local area. You'll earn up to up to 10% 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 earn the additional cash back with the offers?**

No. Your rewards credit card is automatically linked to the Local Offers program and you will automatically earn up to 10% cash back for shopping with participating merchants.

You'll need to login or enroll in cRewards at [www.cRewardsCard.com](http://www.cRewardsCard.com) or navigate through MyCardStatement.com and click on 'View Rewards' button that will take you to cRewardsCard.com in order to view the offers available in your local area.

### **Will I continue earning cash back on all of my purchases?**

Yes. You will continue earning cash back on purchases. The local offers cash back is in addition to the standard cash back.

### **When will I receive my cash back 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 cash back or additional points 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.

### **How do I identify Local Offers merchants?**

You can browse the merchant offers by logging on to cRewards at [www.cRewardsCard.com](http://www.cRewardsCard.com) and selecting the Local Offers link/banner on the homepage. You can also access cRewardsCard.com via MyCardStatement.com by logging in and clicking on 'View Rewards' button.

### **Do I need to tell the merchant I am using the Local Offers program?**

You do not have to tell the merchant. The merchant's system will automatically recognize your card when you swipe and sign to make your purchase.

**Is there a limit to the number of times I can earn cash back for shopping at a participating merchant?**  
No, there is no limit to the number of times you can earn cash back for shopping at a participating merchant unless otherwise noted in the offer details.

**Who do I contact with questions about the program?**

You can contact a customer service agent at 1-866-544-0406 and they will be happy to assist you with your questions.

**Cash Back Cardholder – Merchant Offers – Sample cRewards page**

The screenshot displays a 'LOCAL OFFERS' section from the cRewards program. The header includes 'Cash Back TCM BANK, N.A.' and navigation links for 'National and local offers', 'My savings', 'My profile', 'FAQ', and a 'Sign out' button. The offers are presented in a grid of 10 cards, each for a different merchant. Each card includes the merchant name, address, a 'LOCATION SPECIFIC' tag, a '4%' cash back icon, a 'View details' link, and a 'CASH BACK' label. A blue button at the bottom of each card indicates a 'Boost offer' percentage.

Merchant	Address	Current Cash Back	Boost Offer
Mama DeLuca's Pizza and Subway	2502 North Dale Mabry Highway, Tampa, FL	4% (30% boost)	Boost offer to 30%
Daddy Dawgs	3101 State Rd 580 Unit E, Safety Harbor, FL	4%	Boost offer to 20%
Mama DeLuca's Pizza and Subway	1951 East Adamo Drive, Tampa, FL	4%	Boost offer to 30%
Johnny Rockets	7989 Citrus Park Town Center Mall, Tampa, FL	4%	Boost offer to 20%
DiMisa Gourmet	8205 U.S. 301, Riverview, FL	4%	Boost offer to 25%
La Cocinita Cubana	113 Central Drive, Brandon, FL	4%	Boost offer to 20%
Bahama Buck's - Odessa	8527 Gunn Highway, Odessa, FL	4%	Boost offer to 25%
New York Bagel Cafe & Catering - Carrollwood Village	4534 West Village Drive, Tampa, FL	4%	Boost offer to 30%
Tropical Smoothie Cafe	6708 Memorial Highway, Tampa, FL	4%	Boost offer to 50%
Babushka's	12639 North 56th Street, Temple Terrace, FL	4%	Boost offer to 20%