

## Business Rewards Debit Card

### Take advantage of a Business Debit Card that lets you earn rewards on everyday purchases!

The typical business uses a debit card almost every single day for big and small purchases, in stores and online. Think of how quickly the points would add up if you earned rewards on all of them!

#### Buy What You Want

Bank of Utah has created a program to reward our business customers for simply doing what you already do. With your Business Rewards Debit Card, you'll get points for making your regular business purchases on a card you already use.

#### You Choose Your Rewards

It's just as easy to use your rewards. You can redeem your points for the things you need, like office supplies, electronics, travel and more. You'll even earn extra points for shopping with our participating retailers, including Wal-Mart, Staples, Sears, Best Buy and Travelocity.

#### No Annual Fee

There's no cost to participate in UChoose Rewards®. Membership is absolutely free for Bank of Utah Business Debit Card holders.

#### Start Earning Today!

You're already spending, so why not start earning? Sign up today and earn points on every signature-based Business Rewards Debit Card purchase you make. Only non-PIN transactions are eligible, which means you'll choose to sign for your purchase instead of entering a PIN. (Most Internet and phone purchases are non-PIN.)

Once you've signed up, sign into your Rewards account at [UChoose Rewards](#), view your points, and start making your Wish List!

**Read our FAQ below, learn more at [UChoose Rewards](#), or contact us now at 800-516-5559 to participate.**

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## Business Rewards Debit Card FAQs

### How Do I Earn Points?

You can earn 1 point for every \$2 you spend by making signature-based transaction, which include those made in-person, over the Internet, or by telephone.

### **Where Can I Earn Points?**

Everywhere your card is accepted! You can earn additional points by shopping at participating retailers. View a complete list at [UChoose Rewards](#).

### **How Do I View My Points?**

To view your points, visit [UChoose Rewards](#) and create an account. You will be able to sign into your account and view your points at any time.

### **Who is Eligible to Redeem Points?**

To redeem points, you must be a signer on the account and be approved by the bank to redeem points.

### **Does It Cost to Participate?**

There is no cost. Membership is absolutely free for Bank of Utah Business Debit Card holders.

### **What is a "Signature-Based" Transaction?**

When using your Business Rewards Debit Card to make a purchase, you have the option of making a "debit" or "credit" transaction. In order for the transaction to be a "signature-based" transaction, you must choose "credit." You will be required to sign a receipt. The purchase amount will then be deducted from your account. Most transactions done on the Internet or over the telephone are considered signature-based transactions, but your actual signature is not required.

### **How Long Do Points Last?**

Points are valid for three years from the time the qualifying purchase was made.

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

### **When Can I Begin Redeeming Points?**

As soon as you have earned a minimum of 1,000 points you can start redeeming them, or you can continue to accumulate points for bigger rewards.

### **How Do I Redeem My Points?**

Once you have created an account at [UChoose Rewards](#), you can sign in and redeem your points for the product you would like.

### **Is My Card Protected from Fraud?**

Your card is protected in multiple ways. Bank of Utah offers NFACT fraud protection that will contact you in case of potentially fraudulent purchases. You can also have another layer of protection through [CardValet](#), which allows you to [manage your debit card](#) from your smartphone or tablet, at home or on the go! With CardValet, you can restrict transactions to certain areas, set security preferences and spending limits, get real-time notifications of card use, and lock and unlock your card whenever you want from your phone!

**Business Rewards Debit Card Program Terms and Conditions**

If you participate in the Business Rewards Debit Card Program, you agree to the following terms and conditions.

- Participants will earn one point for every \$2 in net purchases (purchases less returns). Participants earn points by using their Business Rewards Debit Card to make purchases when a Personal Identification Number (PIN), or CVV2 is NOT used (Non-PIN Transaction).
- If the Cardholder is presented with the option of "debit" or "credit", the Cardholder must select "credit" and sign the receipt in order to earn points. Monetary transactions conducted over the Internet or telephone where the Cardholder's PIN is not used are considered signature-based transactions. Adding the monetary value of all Non- PIN transactions less the monetary value of all Non-PIN Transaction returns and dividing by 2 is the method used to determine the number of points. Transactions conducted using Your Business Rewards Debit Card for deposits, ATM withdrawals, balance inquiries, transfers, credits, pre-authorizations, PIN-based purchases, and other account inquiries are not eligible. Transactions conducted at a Cash Dispenser Machine are considered to be PIN Transactions. Transactions from lost, cancelled, or stolen Business Rewards Debit Cards; or fraudulent purchases will not earn points. Participants will not earn points if the Checking Account has been closed. Once the Account is closed, points will not be credited or redeemed.
- The Program is based on net purchases only and does not include cash advances, balance transfers, or wire transfers. It also does not include any fees posted to your Account, including late fees, over limit fees, and finance charges.
- Points will expire three years from the end of the month in which they were posted.
- Point accrual will begin upon Cardholder's initial qualifying usage of their Business Rewards Debit Card.
- Your Financial Institution reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. Your Financial Institution has the right to change the Program without advance notice to Cardholder.
- Business Rewards Debit Card points may not be used with any other discount or coupon offer.
- The Business Rewards Debit Card program is a service. Your Financial Institution reserves the right to cancel any Business Rewards Debit Card membership in the event of fraud, abuse of program privileges, or violation of the program rules; including any attempt to sell, exchange, or transfer points; or any instrument exchangeable for points.
- Dollar and cents amounts will be rounded down to the nearest whole dollar amount when calculating points earned.
- The terms of this Program are void where prohibited by law.



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