



A Service of New York Community Bank, Member FDIC

# Even >More Rewards Program



Earn points that lead to cash rewards every time you use your My Banking Direct Visa® Debit Card on qualifying transactions with our Even >More Rewards programs.

### Ready to get started earning rewards points today?

It's simple, you're automatically enrolled just by opening the My Banking Direct – Direct Checking account and requesting a My Banking Direct Visa® Debit Card. With qualifying transactions you'll watch your points accumulate each month on your statement!

### How many points can you earn?

For every 2,000 reward points, you'll receive \$20 cash in your account. You can earn up to 50,000 points or \$500 each calendar year, and if you earn more than that your points carry over to the next year!

### How can you start earning rewards points?

Simply use your My Banking Direct Visa Debit card each month for qualifying transactions. See below chart for examples.

| If you use your Visa® Debit Card to pay for: | Points you can earn per month* | You can earn in one year | How much cash that equals in one year** |
|--|--------------------------------|--------------------------|---|
| Groceries (6x/month)                         | 60 points                      | 720 points               | \$7.20                                  |
| Filling up your gas tank (6x/month)          | 60 points                      | 720 points               | \$7.20                                  |
| Dinner out with the family (12x/month)       | 120 points                     | 1,440 points             | \$14.40                                 |
| Prescriptions (2x/month)                     | 20 points                      | 240 points               | \$2.40                                  |
| Entertainment (4x/month)                     | 40 points                      | 480 points               | \$4.80                                  |
| Daycare (4x/month)                           | 40 points                      | 480 points               | \$4.80                                  |
| Home Improvements (2x/month)                 | 20 points                      | 240 points               | \$2.40                                  |
| Vacation (1x/month)                          | 10 points                      | 120 points               | \$1.20                                  |

\*The point values listed are based upon the assumption that each transaction is at least \$50 or more.

\*\*The cash values listed are based upon the assumption that the transactions listed to the left are made for each month (12 months) in a calendar year.

The Rewards Program is available for the My Banking Direct – Direct Checking account only. Restrictions apply. Eligible personal checking accounts with a Visa® Debit Card are automatically enrolled in the Rewards Program. No minimum monthly balance requirement to participate. Customer must accumulate a minimum of 2,000 Reward Points (\$20 in cash) before becoming eligible for redemption. Points will be accumulated for all Visa® check card transactions of \$50 or more. A value of 10 points (\$0.10 in cash) will be awarded for each qualified signature and PIN-based (Point-of-Sale Debit/Credit) Visa® Debit Card transaction of \$50 or more. ATM transactions do not qualify. There may be a fee for Point-of-Sale Debit transactions; fees may offset earnings. Please refer to the current fee schedule for further details. Maximum \$500 in Cash Rewards may be earned in any calendar year (50,000 Reward Points). Reward Points earned after the customer reaches the \$500 annual Cash Reward maximum will be carried over automatically into the next calendar year and credited to the customer's account. If the account is closed or in the event the Rewards Program is discontinued, any existing accumulated points would be forfeited. Please consult your tax advisor. Offer may be withdrawn at the discretion of the bank at any time.