

## TruRewards - Frequently Asked Questions

If you have questions about how Banner Bank's TruRewards program works, you'll find the answers here.

### How TruRewards works

How much does it cost to participate in TruRewards?

TruRewards is a loyalty program offered by Banner Bank. The program is included as part of the following Banner Bank credit card programs: **TruRewards Mastercard, World Mastercard, and Commercial Rewards Credit Card**. Any fees associated with your Banner Bank credit card programs are disclosed in the Terms and Conditions covering those programs.

There are no incremental costs to participate in TruRewards. Certain reward types do include a redemption fee – specifically redemptions for Air Travel include a \$30/ticket fee. You can review Banner Bank's TruRewards Terms and Conditions by going to the rewards site: [www.BannerTruRewards.com](http://www.BannerTruRewards.com), and clicking the "Terms and Conditions" link on the bottom of the page.

Why isn't my browser working with your site?

To access information online, you need an Internet browser [Microsoft® Internet Explorer version 11.0 or higher, Firefox version 56.0 or higher, Chrome 62.0 or higher, Safari version 10.0 or higher] supporting 128-bit encryption and an email account. If you use an older version of one of these browsers, you could experience technical difficulties with activities on the site. For specific information on enabling or disabling your pop-up messages, please see help section on your browser.

If you continue experiencing problems, please contact us at 1-866-243-4974.

Why do you need the information required of me to register my enrolled card?

This is for your own protection. We need to make sure you are a Banner Bank cardholder and we may need to communicate important program information that could affect your rewards program experience.

Do I have to be a resident of the United States to participate in TruRewards?

In order to participate in the program you must have a U.S. mailing address.

### Earn Points

How do I earn points?

You will earn points when you use your enrolled card to make Qualified Purchases which may include:

- Signature-based purchases
- Internet purchases
- Phone or mail order purchases
- Bill payments

- Small dollar purchases for which the merchant does not require you to sign  
Certain exclusions apply.

What types of purchases are excluded?

Payments of existing card balances, balance transfers, cash advances, ATM transactions, convenience checks, fees charged by your card issuer (for example, annual fees, finance charges, and related service charges, if any), payments made for prepaid and reloadable cards such as certain gift cards, or payments made for payment instruments that can readily be converted to cash (for example, travelers cheques, money orders, wire transfers, and similar products or services), Other transactions may not qualify; please check your card issuer's Terms and Conditions for more information.

Qualifying purchases you make with an enrolled card while that card account is not in good standing also may not earn rewards points.

How do I find my points balance?

Your points balance will be displayed at the top of every page of the TruRewards website. You can also review your points balance in the "My Account" section of the program website. You can also call 1-866-2543-4976.

How many points do I earn with each qualifying purchase?

The points you earn vary depending upon your card program. See the specifics below:

- **TruRewards Mastercard, & World Mastercard - You will earn 4 points for each \$1.00 of a Qualifying Purchase** made with your enrolled card.
  - **Bonus Points for World Mastercard** – in addition to the base earnings listed above, cardholders who make \$10,000 of qualified transactions during a calendar year will receive a 10,000 TruRewards point bonus, and then for each \$10,000 of additional qualified transactions within the same calendar year, will receive an additional 10,000 TruRewards point bonus.
- **Commercial Rewards Mastercard – You will earn 3 points for each \$1.00 of a Qualifying Purchase** made with your enrolled card.

How quickly will points be credited to my rewards program account?

TruRewards points will generally be posted to your rewards program account within 1-2 weeks. Some transactions, such as online purchases, bonus points, or foreign transactions, may take longer to be posted.

In my transaction history, I see the words "Purchase." What does that mean?

Purchase means this is an item you have purchased that earns points in your rewards program account.

In my transaction history, I see the words "Credit (Return)." What does that mean?

Original Credit (Return) indicates you made a qualifying purchase that you later returned. The points you earned when you purchased the item are subtracted from your rewards program account balance when your return of the item posts to your account.

I tried to make a purchase with my enrolled card and it was rejected.

Your enrollment in the rewards program does not affect card acceptance. Banner Bank determines whether your card will be accepted or rejected when you use it to make a purchase. To find out why your card was rejected, contact us at the number shown on the back of your credit card.

I've noticed a discrepancy in my card account transactions and points earned.

This may occur if some of your purchases were not qualifying purchases or if some of your points are bonus points. Also, it may take up to two weeks for some of your points earned from certain qualifying purchases to be posted to your rewards program account. Some qualifying transactions, such as online purchases, bonus points, or purchases outside the U.S., may take longer to post to your rewards program account.

Is it possible to have a negative points balance?

Yes. Returns, credits or charge backs on your card account will be posted to your rewards program account as negative points and will reduce the total number of points in your program account balance. This may cause a negative points balance in your program account until you make qualifying purchases that bring your balance above zero.

Do my points ever expire?

Yes. See the TruReward Point Expiration timeframes below:

- **TruRewards Mastercard, World Mastercard or Commercial Rewards** - All unredeemed points will expire at the end of the 60th month from the month in which they were posted to your TruRewards Account.
- **Historical Personal Debit or Business Debit** - All unredeemed points for cards linked to a credit card will expire at the end of the 36th month from the month in which they were posted to your TruRewards Account. (Purchases using these cards are no longer earn new points.)

Why were points in my rewards program account forfeited? How can I get them back?

You will forfeit all of your points in your rewards program account if your underlying card account is closed by you or Banner Bank for any reason, or your participation in the rewards program is terminated by you or Banner Bank for any reason. Once the points are forfeited, you cannot get them back, even if your underlying card account is reinstated. You will not be provided any notice of forfeiture of points in your TruRewards account.

## Use Points

How do I use my points?

You can use your rewards program points for rewards either online at [www.BannerTruRewards.com](http://www.BannerTruRewards.com), or by phone at 1-866-243-4974. Using points for rewards using the online service is similar to shopping online – you "pay" for your reward with points. Just select the reward you'd like and place it in your online shopping cart and follow the easy instructions to complete your order. If you use the phone system to redeem your points, you'll need to know the reward item number, which is available online in the catalog.

When can I start using points?

After you complete your registration in the rewards program you can start using the points in your rewards program account as soon as they are posted.

How can I earn rewards faster?

If you are shopping online, always choose your enrolled card as your payment method to earn points for qualifying purchases.

What is the minimum number of points needed to redeem for a reward?

The rewards program offers a wide range of rewards, starting as low as 10,000 points.

How long does it take to receive a reward?

Generally, rewards will be sent to you within four weeks of placing your rewards order. Digital rewards will be available as soon as you have entered the redemption PIN code on the merchant's website and any other confirmation information required by the merchant.

Is the Cash Value award a statement credit or an actual gift card?

The Cash Value award will be provided as a statement credit. If you have not received your cash value award within 30 days or have additional questions about the cash value award, contact TruRewards Client Service at 1-866-243-4974.

Do reward certificates/gift cards expire?

Expiration dates vary depending on the merchant, so please refer to the certificate/gift card usage terms provided in the reward description online or on/with the certificate/gift card you receive.

Can rewards lost or stolen be replaced?

No, we cannot replace lost or stolen rewards.

Can rewards be shipped to foreign countries?

TruRewards only ships rewards within the United States and to APO/FPO addresses. Rewards are not shipped to U.S. territories such as American Samoa, Guam, Mariana Islands, Puerto Rico and the U.S. Virgin Islands.

Can I send rewards to an address other than my billing address?

Yes, in most cases, you can enter the recipient address in the shipping area when you are ready to check out. Rewards cannot be shipped to an address outside the United States that is not an APO/FPO address or to U.S. territories such as American Samoa, Guam, Mariana Islands, Puerto Rico or the U.S. Virgin Islands. If you have selected the cash value award, you cannot send the award to another recipient, since the award is processed as a statement credit to the enrolled card that was used to log in and place the award order.

Will I be charged any shipping and handling charges for merchandise and gift cards?

No, we do not charge shipping or handling fees for standard delivery of merchandise and gift cards.

What happens if a reward I've ordered is out of stock?

Although rare, occasionally rewards will be out of stock. You will be sent a back order notification by mail that will include an estimated ship date. Generally, your rewards order will be sent to you within four weeks of placing your rewards order, or shipped as soon as the reward is back in stock.

Can I return or exchange my reward?

No, rewards cannot be returned or exchanged. However, merchandise rewards can be returned to us if they are damaged and you return them within 10 days of your receipt of the reward. Please contact us at 1-866-243-4974 for return shipping instructions. Certificates/gift cards/digital rewards and other non-merchandise rewards cannot be returned or exchanged.

## **Link Cards**

What is linking?

Linking makes TruRewards even more rewarding by offering you an opportunity to earn rewards faster. It works like this: when two or more Banner Bank cards are "linked" to one points account, all linked cards earn points that are combined into one account – and that can help you earn rewards faster. Interested? Request to Link your accounts now either online or by calling 1-866-243-4974.

Why should I request linking?

Linking is another way TruRewards lets you benefit from the qualifying purchases you're already making. By "pooling" points in one rewards program account, you can redeem rewards more often. Linking is simple and, once established, requires no extra time or effort.

How do I link my Banner Bank cards?

You can submit a request for linking on the "My Account" page of the TruRewards website. The first step to link cards is to enter the card number(s) (up to five per day) that you would like to link to your enrolled card. Banner Bank will review your request and, if your request is approved, you will receive an email confirmation message. Remember, all cards must be issued by Banner Bank, and must be eligible for TruRewards. Please also note, once you have made a linking request, you must wait 24 hours before submitting another request to link or a request to unlink cards.

Can I link cards from different issuers?

No, all cards must be issued by Banner Bank, and must be eligible for TruRewards.

What is a "primary" and "secondary" card?

The "primary" card in a linked relationship is the card that requested the linking, unless otherwise determined by the issuer. Any cards linked to that "primary" card are all "secondary" cards. All linked cards earn points in the combined TruRewards account. Both the primary and secondary cardholders are able to redeem all points in that account unless the secondary card is a Business card. Secondary Business cards are not able to redeem points in that account. By linking your card, all primary and secondary

cardholders (except secondary Business cardholders) will be able to view the qualifying purchases, points, redemptions and other activity in the primary card's points account.

Who can earn and redeem points in a linked relationship?

All cardholders that have been linked earn points in one TruRewards account. Both the primary and secondary cardholders are able to redeem all points in that account, unless the secondary card is a Business card. Secondary Business cardholders cannot redeem points.

Can other cardholders with whom I am linked see my qualifying purchases and points redemptions?

Yes. All cardholders that have been linked (except secondary Business cardholders) can view the TruRewards account to which the points earned by the linked cards are contributed. This means that all cardholders that have been linked with your card (except secondary Business cardholders) can view your qualifying purchases, your redemptions, and your other activity in that TruRewards account and you can view the qualifying purchases made with the linked cards.

What happens to the TruRewards points when cards are linked?

All cards in a linked relationship have the points earned from qualifying purchases and any other bonus points combined into one TruRewards account. This allows the total points in a particular TruRewards account to grow faster than if the cards were earning points in separate TruRewards accounts. Because this total increases at a faster rate, you can redeem for more or higher-point rewards, faster.

How do I know if I'm in a linked relationship?

Additionally, you can go to the Linked Cards section and see the cards that are linked to your card at any time. Business cards in a secondary status will not be notified that they are in a linked relationship.

Can I link my card to more than one card?

Yes you can.

I requested a link, but it didn't happen. Why?

Banner Bank requires that cards must have common ownership in order to be linked. If Banner Bank declines your requested linking, you will receive an email notifying you of the reasons for the decline.

How do I "unlink" my cards?

To unlink cards, make that request on the Linked Cards section of the website or contact us at 1-866-243-4974.

What happens to the TruRewards points when cards are unlinked?

It depends. Any unused points may go with the unlinked card, may stay in the linked account and be used by the linked relationship cards, or may be allocated to the primary cardholder's points account. Any TruRewards points earned by each card after it is unlinked will earn points in its own TruRewards account.

Can I re-link cards after I make a request to unlink them?

You may only re-link cards after the initial request to unlink has been processed. Please note, once you have made a request to unlink cards, you may have to wait up to 30 days for the initial unlinking request to be processed.

What happens to my existing linking arrangement when I receive a replacement card?

If Banner Bank provides you with a new card of the same product type (for example, your "old" TruRewards Mastercard is replaced with a "new" TruRewards Mastercard), your existing linking relationship will remain intact.

What happens to points that are already in a TruRewards account that is linked as a secondary card?

When a secondary card is linked the points that were previously in the TruRewards account of the secondary cardholder become pooled with the points with other cards in the linked relationship.

Do all cards have to be issued in the same name in order to be linked?

Generally all cards must have common ownership in order to qualify for a linked relationship. All linking requests are subject to Banner Bank's approval.

Can my issuer link my card to another card without receiving a request from me for linking?

In certain cases, Banner Bank may link your card to another card without receiving a request from you. Your card may be linked if another cardholder has requested that linking and the request has been approved by Banner Bank. If your account is added to a linked relationship, you will receive an email notification, unless you are a secondary Business cardholder. If you wish to unlink your card, you can visit the Linked Cards page to unlink.

## **Account Activity**

How can I access my rewards program account information?

Once registered, you can access your rewards program account information by logging in to this website or by phone (1-866-243-4974).

## **Wish List**

What is a Wish List?

Rewards that you are interested in redeeming for in the future can be added to and saved in the Wish List. Rewards can be added and removed from the Wish List at any time.

How can I access my Wish List?

The Wish List can be found by clicking the "Wish List" link on the rewards program Home Page after logging in to the website. Rewards can be added to the Wish List by clicking the button labeled "Add to Wish List" on the reward detail page.

What happens if a reward on my Wish List is no longer available?

If a reward on your Wish List is discontinued or substituted, the reward will be automatically removed from your Wish List.

## **Rewards**

What types of rewards are available for redemption?

You can use points for travel experiences, electronics and gadgets, gift cards to name-brand restaurants and retailers, cash statement credit and more!

I can't find the reward I'm looking for. How can I find it?

You can search Rewards by keyword using the Rewards search box.

## **Canceling Program Participation**

How can I cancel my participation in the rewards program?

You can cancel your participation at any time online by contacting us at 1-866-243-4974.

What happens to my points balance when I cancel my program participation?

You forfeit your points, your points balance becomes zero and you will no longer be earning points. If your points balance is negative when you cancel your participation, this negative balance will be carried over should this card be re-enrolled in the rewards program at a later date.

Can I re-enroll in the rewards program after I have canceled my participation?

Yes, you may re-enroll at any time. The points you forfeited when you canceled your participation will not be credited to your rewards program account after you re-enroll. However, if your points balance was negative when you canceled your participation, this negative balance will be carried over should your card be re-enrolled at a later date.

What happens to my outstanding rewards orders that are still in progress when I cancel my participation in the rewards program?

We will send any outstanding rewards orders (valid orders that have been made prior to cancellation) that are in progress at the time you cancel your participation in the rewards program to the shipping address.

## **Communications**

How will you use my email address?

We may email you information about any changes in your rewards program account, including profile updates and redemption requests.

What if I would like to receive promotional emails?

If you did not indicate your preference to receive promotional emails when you enrolled, you can update your profile to elect to receive promotional emails at any time. Go to "My Account" to update your preferences.

What if I prefer not to receive any emails?

You can choose not to receive any electronic communications from us. Go to "My Account", and you can update your preferences.

## **Security and Data Use**

Is redeeming points online secure?

We highly value our cardholders' security and have made points redemption on the rewards program website extremely safe. Please read our Privacy policy at [www.bannerbank.com](http://www.bannerbank.com) for more information.

How do I know the emails I get from TruRewards are legitimate?

We may email you information about any changes in your rewards program account, including profile updates and redemption requests that will be from BannerBank. (Web address). We will NEVER ask you for personal information or to verify anything about your Banner Bank card account or rewards program account by email. Requests like these are often scams, and Banner Bank takes great care to avoid sending any email that could be confused with these scams. If you receive an email purporting to be from Banner Bank but that you believe is not legitimate, please forward it to [bannerbank@bannerbank.com](mailto:bannerbank@bannerbank.com).

Why do I need to set up security questions?

Security questions are another way to verify who you are. For example, security questions allow you to change sensitive profile information such as your rewards program Username or password without having to contact us at 1-866-243-4974.

What if I cannot remember the answer to my security questions?

If you do not answer your security questions correctly or cannot remember the answers, you will need to contact us at 1-866-2543-4974.

## **GENERAL TRAVEL INFORMATION**

Can I book directly with an airline or any other travel supplier?

No. Your TruRewards points can be used only for bookings made directly through the TruRewards online booking tool or by contacting us at 1-866-243-4974.

May I redeem my points online?

Yes. All travel products can be either redeemed or requested online.

Are there any fee(s) associated with travel redemptions?

The following cardholder redemption fee(s) will apply: \$30.00 per airline ticket.

Can I pay redemption fee(s) with points?

Yes. As you go through the redemption process you will be offered the opportunity to pay your redemption fee using points, as applicable.

Can I use my points for someone else to travel?

Yes. The enrolled cardholder may make reservations in the name of the person of his/her choice.

I don't recognize the charge on my card statement. Who handles travel redemptions?

Travel reward redemptions are handled by the TruRewards contracted provider, and will appear on your statement as either MT\*REWARDS AIR or MONTROSE TRAVEL.

Why do I see more than one charge for a travel booking?

Depending on the reward and how many points you redeemed, the total cost charged to your card may appear as more than one charge on your card statement. When combined, these separate card charges will equal the total cost to be charged to your card for this reward redemption, as authorized during the booking process for the reward.

**I did not get my email confirmation, what should I do?**

Please check your SPAM or Bulk Mail Folder or contact us at [CustomerSupport@BreakAwayLoyalty.com](mailto:CustomerSupport@BreakAwayLoyalty.com), or call at 1-866-243-4974.

May I combine or transfer points to/from an airline, hotel or car rental frequent traveler program?

No. You may not transfer TruRewards points to another reward program or combine TruRewards points with points from another reward program.

Can I earn frequent flyer miles or frequent traveler miles for my TruRewards reward redemption?

Depending on the travel provider, you might accrue additional points in their program as a result of your TruRewards reward redemption. Please check with the individual provider.

I have to cancel my reservation. Can I have my points reinstated or obtain a refund?

No, once redeemed, points for canceled reservations may not be reinstated to your points account. No credit will be given for unused portions of the reward.

I have to cancel my reservation. Can I get the charges that were made to my card for the travel refunded?

No, once the reservation has been made for the travel reward, any card charges for that reward cannot be refunded to you. No credit will be given for unused portions of the reward.

Can I make last-minute bookings?

Yes, depending on your request, it may be possible to secure last-minute travel. All bookings however are subject to availability.

What is "split pay" (points and dollars)?

The TruRewards program "split pay" feature allows you to redeem your travel reward with a combination of points and a debit, credit or prepaid card payment. You are required to use at least 50,000 TruRewards points, once the minimum point requirement has been met, the remaining cost of the travel reward can be paid for either with additional points or with a credit or debit card payment. The travel reward can also be redeemed in full using only TruRewards points.

Can I use a card other than the card I have enrolled in TruRewards for "split pay" (points and dollars) redemption?

Yes, you can use any debit or credit card for a "split pay" reward redemption.

## FLIGHTS

How do I redeem my points for an airline ticket?

Click on "Air Travel" in the Rewards section of the TruRewards website. Follow the link and complete the search criteria for your itinerary. Once flight options are displayed, select those you want and complete the booking. It's that easy!

How many points are required for an airline ticket?

The number of points required for an airline ticket will vary depending on your destination, dates and airline of choice.

Are there "blackout dates" for air travel within the TruRewards program?

No, there are no blackout dates for air travel; however, flights are subject to availability.

I've already purchased my ticket. Can I apply the points retroactively?

No. Points may only be redeemed at the time of reward redemption.

Is there an additional fee(s) for redemption of my airline ticket(s)?

There is a \$30.00 non-refundable cardholder redemption fee per airline ticket. The redemption fee(s) are payable at the time of redemption, and can be paid with points or your enrolled card or other credit, debit or prepaid card.

If I don't have enough points, can I make a partial redemption and pay the difference?

Yes, using our "split-pay" feature. Each travel reward requires a minimum of 50,000 points. Once you have enough points for the minimum redemption, you may pay the difference using your debit or credit card.

If I don't have enough points for all the tickets I need, can I buy (purchase) additional tickets?

Yes, you can buy additional tickets. Any tickets that are purchased, including those in conjunction with a reward redemption, will incur a \$30.00 non-refundable processing fee per ticket. Processing fees are payable at the time of purchase. There will be two (2) charges made to your card; one charge will be for the amount of the airline ticket and the second charge will be the per ticket purchased processing fee. The sum of the two charges will equal the total price quoted.

Can I pay for my baggage fee(s) with points?

No. Baggage fees must be paid directly to the airline.

Which airlines participate in the TruRewards program?

All major, scheduled domestic and international airlines participate in the TruRewards program. Please visit the "Travel Booking" section of the TruRewards website; click on the "Flights" tab for a complete list of airlines.

Are there any restrictions when booking an airline ticket using my points?

With this reward you can book any airline, any flight, any itinerary and any class of service to anywhere in the world subject to airline rules and availability.

Do I need to reserve my airline tickets in advance?

You only need to make your reservation 24 hours in advance.

## **FLIGHT INFORMATION**

I've already purchased my ticket. Can I apply the points retroactively?

No. Points may only be redeemed at the time of reward redemption.

If I don't have enough points for all the tickets I need, can I buy (purchase) additional tickets?

Yes, you can buy additional tickets. Any tickets that are purchased, including those in conjunction with a reward redemption, will incur a \$30.00 non-refundable fee per ticket. Processing fees are payable at the time of purchase. There will be two (2) charges made to your card; one charge will be for the amount of the airline ticket and the second charge will be the per ticket purchased processing fee. The sum of the two charges will equal the total price quoted.

Can I pay for my baggage fee(s) with points?

No. Baggage fees must be paid directly to the airline.

I have questions about a "schedule change" notice I received.

The airlines may periodically change a departure time, arrival time or a flight number. If we receive a change to your itinerary we may pass it along to you; however, you must always check with the airline for the most up-to-date flight information. If there is a schedule change of more than five (5) minutes, or if the new flight does not connect with your next flight, we will email you to communicate the impact the change may have on your travel plans.

I need seat assignments for my flights but I do not see them noted on my itinerary. Do I have seats?

Some flights may have pre-assigned the seat allotment OR the airline does not pre-assign seats. Your seat assignments, or a notation regarding their availability, should be written on your ticketed itinerary. If you do not see either of these notations on your itinerary, please call the airline directly.

What if I want to select a specific seat?

When offered by the airline, you will have the option to select a specific seat during the booking process. On Step Three of the process, you will see a link called "Please Request Seats by Clicking Here." This will allow you to select specific seats from a seat map offered by the airline for each segment of your itinerary. We will forward your seating request to the airlines, but we cannot guarantee that your request will be honored.

Will I receive a ticket in the mail?

All tickets will be issued electronically, and delivered to you via email.

Can I use my points to upgrade?

Unfortunately, no, your points may only be used toward the purchase of airline tickets, not for upgrades, although first class, and business class airline tickets may be purchased using your points.

Are there cancellation or change fees on airline tickets?

Itinerary changes, if permitted by the airline, will have a \$25.00 service fee charged. Itinerary changes may also have change fee(s) imposed by the airline. The airline change fee(s), will vary by market, carrier and specific fare rule. There may also be a fare differential, which must be paid at the time the change is made.

I am not ready to book, but can I still check for availability?

Our online booking engine allows you to search flights and availability, but please keep in mind that airfares and availability may change up to four times daily. We definitely don't want you to be disappointed when you log in or call and the flights and/or dates you want are no longer available. Please contact us when your travel dates and destination are firm.

## **Username and Profile**

How do I change my Username?

To change your Username go to “My Account”

I have more than one TruRewards account. Will my Username work for both?

No. Your Username cannot be assigned to multiple TruRewards accounts. You will need to create a unique Username for each TruRewards account.

How do I update my rewards program account profile?

Go to your “My Account” to update your name, mailing address, email address or phone number.

## **Passwords**

Why is password security important?

Information to which you have access as a rewards program participant, including information about your recent card transactions, is sensitive and confidential in nature and your password is the means to access this important information. While a secure and strong password may be more difficult for you to remember, you will find that it will be worth the extra effort to better protect your rewards program account.

What types of passwords are strongest and most secure?

When you create a password, don't use personal information such as your name, address or birth date; a spouse or significant other's name; children's names and/or birth dates; pet's name; favorite sports team; mother's maiden name; or town where you grew up. It is a good idea to combine numbers and letters when creating a password. Use a word or phrase with meaning for you (so that it will be easy to remember), but mix in numbers

and capital letters to increase the security of the password.

- **Examples of phrases:**

"Yankee Doodle went to town" could be expressed in a password as: Ydwt4t

"I love Paris in the springtime" could be expressed in a password as: iLP1nST

- **Examples of words:**

"artworks" could be expressed in a password as: 1rtWork6

"ding dong" could be expressed in a password as: D1ngd0ng

Please Note: These examples are intended to provide you with some ideas about how to create a password. You should not copy any of them when you create your password. To create your personal password, choose a phrase or word that has special meaning for you and format it using your own combination of letters and numbers.

Never tell anyone else what your password is and never write your password down in an unsecured place!

What are the rules for new passwords for the rewards program?

Your new password must be at least 8 characters in length containing at least (1) capital letter, (1) lower case letter, (1) number. Special characters are not allowed. In addition, the password is case sensitive.

How do I change my password?

Go to “My Account” to change your password.

How often should I change my password?

It is recommended that you change your password at least two times per year. However, changing it more frequently (for example, every 90 days) will help maintain the security of your rewards program account.

## **Customer Service**

What happens if my card is lost or stolen?

If your Banner Bank Credit card is lost or stolen, call 1-855-891-4821. If you are issued a replacement card, you will not lose the points in your TruRewards account, and you will continue to earn points, even if your replacement card has a different card number.

How can I get additional information about TruRewards?

For more information about the rewards program, please refer to the Help Section's Frequently Asked Questions of this website. You can also contact TruRewards customer service at 1-866-243-4974.