FAQ: Rewards Program

Q: What is this mail I received?

A: It is a promotion to explain the benefits of using your check card and offers you an opportunity to earn rewards when you make purchases with your card.

Q: My family has two check cards on the same account. Do they both count?

A: We look at transactions at the checking account level. If there are two cards on one account, both cards will earn points and count toward determining threshold offers. However, each time you qualify, you will receive one certificate (which includes points from both check cards) for that account. If there were a separate checking account within the same household with its own card, those transactions would be specific to that card and checking account. Offers will be based on the account, regardless of the number of cards associated with that account.

Q: Does it matter if I use my PIN or sign for the purchase?

A: Yes. You get more points for signature purchases, but you get points for all purchases. Remember: you earn 1 point for every $100 spent with a signature, and ½ point for every $100 spent with PIN.

Q: Does the dollar amount purchased matter?

A: It does for your ongoing usage points, but not for other incentive offers.

Q: Do ATM transactions count?

A: No, only purchase transactions count for the Rewards Program.

Q: I used my card the required amount and have not received my rewards points. OR I did not receive the prize I ordered.

A: Please call our rewards customer service at 910-398-6686. The Chesapeake Bank Rewards Associate will be happy to assist you with these types of questions.

Q: How do I redeem my points?

1. Sign in to www.chesbankrewards.com
2. Click on "New Account"
3. Fill in your information – no bank information is required
4. Once you have set up your username and password you may login in to your account at www.chesbankrewards.com
5. Just click "I'm a Member" and enter your username and password
6. Click "Enter Certificates" on the left side of the screen
7. Enter all of your certificate numbers
8. Click "View or Claim Prize" and choose your reward or accumulate more points for larger rewards

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1-800-434-1181 *www.chesbank.com*

Chesapeake Bank Rewards Program pg. 2

Q: How do I earn more than 1 point per $100?

A: Go to www.chesbankrewards.com and sign in. Then click the gift box that says "Click Here to Shop Online". Shop at any of over 130 retailers by clicking on the store icon and proceeding to their website to start shopping.