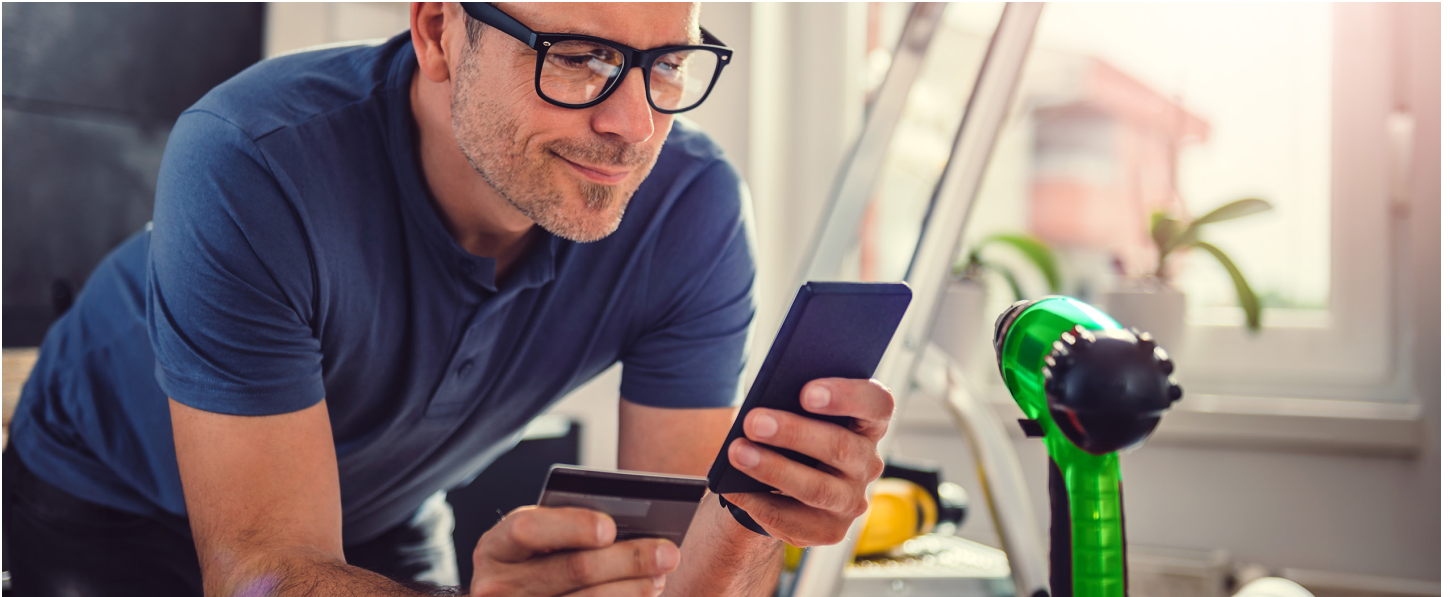


Member Rewards



Synergent's member rewards offerings help credit unions remain top-of-wallet. With an incentive program that rewards members for using products and services, credit unions can:

- Increase card and product usage
- Encourage member retention
- Acquire new members
- Foster connections
- Build member loyalty

Credit unions must find innovative ways to stand out from their competitors. Offering competitive member rewards programs is one way to quickly become your members' primary financial institution. Incentive programs allow credit unions to establish and maintain positive relationships with their members, attract new members, and increase product usage—helping both the credit union and its members succeed.

One solution would not fit the needs of each credit union. While we can integrate with nearly any program, our team of experts has vetted and is pleased to promote three primary rewards solutions: Synergent Rewards, uChoose Rewards®, and ScoreCard® Rewards by FIS.

Synergent Rewards

Synergent Rewards is a Jack Henry™ Symitar® core-based rewards program designed to help credit unions build strong relationships with members by providing incentives to use specific services. It empowers credit unions to control the criteria set for members to qualify for rewards, such as:

- Defining qualifying card transactions
- Completing a minimum number of ACH or ATM deposits or withdrawals

Member Rewards

- Setting minimum use requirements for digital banking
- Offering eStatement opt-in incentive
- Matching rewards cycle with statement cycle
- Requiring one ACH withdrawal OR one ACH deposit qualifier
- Provide Select-a-Share to post cash Rewards to

uChoose Rewards

uChoose Rewards is a points-based member loyalty program that allows members to earn points for using their credit union-issued debit or credit cards. This program is able to serve both your consumer and small business members, encourages member retention, and incentivizes debit and/or credit card use.

- Boost transactions
- Increase revenue
- Improve profitability

ScoreCard Rewards

For FIS Credit customers, ScoreCard Rewards® is a seamlessly integrated member loyalty rewards solution. Credit unions have the option of offering members the plug-and-play website or a custom website that reflects their own branding. Regardless of the selected interface, members are able to:

- Check point totals
- Browse for rewards
- Redeem points
- See real-time updates

“When credit unions offer member rewards programs, they are setting both themselves and their members up for success. The credit union positions themselves for an increase in product usage and adoption by members, while the members reap rewards for things they are already doing. The opportunities with member rewards are so vast that any credit union and its members can benefit from implementing these incentive programs.”

Rebekah Higgins
Chief Growth Officer

Learn More

For additional information about offering Member Rewards at your credit union, please contact your dedicated Client Success Manager.

Member Rewards Overview

	SYNERGENT REWARDS	UCHOOSE REWARDS	SCORECARD REWARDS
Key Aspects	<ul style="list-style-type: none"> Product Usage Rewards Charitable Donations Relationship Rewards Symitar Core Integration 	<ul style="list-style-type: none"> Points-Based Rewards Merchant Loyalty Charitable Donations 	A Loyalty Rewards Solution Exclusively for FIS Credit Customers.
How It Works	<p>The credit union defines how rewards are earned. Rewards could include, but are not limited to:</p> <ul style="list-style-type: none"> Higher yield dividends ATM fee refunds Cashback programs <p>This simple, intuitive member loyalty program allows members to enroll, then efficiently rack up their rewards by conducting normal day-to-day transactions.</p>	<p>Your credit union has the flexibility to select the type of funding program: merchant-funded, issuer-funded, or a combination of the two. Points earned by members can be redeemed for:</p> <ul style="list-style-type: none"> Gift cards Travel Cashback Merchandise <p>With over a million redemption options, there's truly something for everyone. The Merchant Network includes over 11,000 local, regional, and national retailers.</p>	<p>Members are able to select from thousands of merchandise options available through the platform or can save instantly at participating retailers. They also can opt to receive:</p> <ul style="list-style-type: none"> Gift cards Cash options Charitable awards Digital awards (such as iTunes downloads) Travel options (flights, cruises, hotels, car rental)
Key Benefits	<ul style="list-style-type: none"> White label with credit union's own branding Integrations with Symitar core processing solution Flexible credit union rewards program configuration No additional software, maintenance, or third-party file transfers are needed – member data never leaves the core! eRewards notifications Clearly communicated program rules Complementing marketing solutions from our in-house Marketing Services team Comprehensive reporting and consultations 	<ul style="list-style-type: none"> White label with credit union's own branding Foster member loyalty by incentivizing usage Increase activation, usage, and spend rates Grow interchange income Define your program, your way, with your branding Gain market share by enhancing the value of your cards program Reward your members with redeemable points for valuable goods and services, or cashback Easy program setup and administration, and simple mobile app Work with specialists to gain insights and recommendations 	<ul style="list-style-type: none"> Seamless integrations with FIS Credit Thousands of credit union member rewards options Turnkey, easy-to-use platform with white labeling options Dashboard capabilities and clear reporting foster member loyalty by incentivizing usage Increase activation, usage, and spend rates Grow interchange income