

INTRODUCING STATEMENT REWARDS!

What is StatementRewards?

StatementRewards is a new way to help you save money. It is a free feature of your State Bank of Lizton NetTeller online banking service that presents you money-saving opportunities directly within your online banking session. Specifically, the StatementRewards' patent-pending matching technology analyzes previous and current transactions to select and show rewards tailored just for you.

What type of rewards might I be offered?

There are two primary reward types: Purchase rewards and bill analyzer recommendations. Purchase rewards will typically provide deals/discounts at the country's leading retailers – such as department stores, restaurants, specialty stores, etc. The bill analyzer feature allows you to do a personalized search and find money-saving recommendations on important monthly expenses such as your cell phone bill, TV service, gas fill-ups, etc.

How do I get it?

StatementRewards will be seamlessly delivered within the transaction listings in your NetTeller online banking session. You will see a green tag icon marking transactions that have been annotated with a reward.

How much does it cost?

StatementRewards is completely free!

What are the primary benefits to me?

- Get relevant offers from your favorite retailers
- Receive personalized analysis on some of your largest monthly bills to see if you can right-size your expenses to save money

Can I tell you what rewards I want to see?

Rewards are dynamically selected and presented based upon your specific purchase and payments. Rewards are selected with a goal of maximizing relevance and value for you. However, you can help the system better personalize the reward selection for you by using the "Like" and "Dislike" buttons next to your in-statement rewards.

How do I redeem rewards?

When you purchase a reward, you will be immediately presented with information on how to redeem that specific reward with the corresponding retailer. In general, offers can be redeemed through a variety of methods depending upon the merchants' capabilities. For some rewards, you will be prompted to print out a coupon to use in-store. Some rewards will provide a code for online use. In all cases, you will get an explanation of the redemption instructions prior to purchase.

Where can I find a summary of all my StatementRewards information?

The StatementRewards feature includes a User Dashboard which is accessible by clicking on the "See rewards" link at the bottom of the transaction listings page. The User Dashboard provides a centralized view of your StatementRewards profile. For instance, the Available Rewards tab provides a consolidated view of all the rewards and offers that are currently available to you. The Purchased Rewards tab

provides a history of all the rewards you've previously purchased. Each purchased reward will also provide a link with which you can retrieve the associated redemption information. The Bill Analyzer tab provides a summary view of your recommendations for wireless, TV, and gas services.

Why is State Bank of Lizton offering me StatementRewards?

We strive to look for new ways to help our customers save money and lower their bills. Studies show that on wireless bills alone, 8 out of 10 people are overpaying each month. New products like StatementRewards provide rewards that average savings of \$1000 per household annually.

Sample individual bill savings per year:

- \$350 = Wireless bill
- \$450 = TV/cable service
- \$200 = Gas bills
- Plus hundreds in loyalty rewards at your favorite stores

We could all do a better job at saving money, whether it's cutting down on expenses, or taking advantage of deals, discounts and coupons. The challenge is that we don't have a lot of the time to review our bills and scout out the best deals. Sure there are plenty of discount sites, but there's hesitation around giving account details and passwords. Because StatementRewards is offered directly from State Bank of Lizton, your bank, and you have access to personalized money-saving opportunities while you are reviewing your bank statements, the chance to take advantage of savings is easy.

What if I don't want to receive rewards and bill analysis?

If you prefer not to benefit from StatementRewards, you always have the option of opting-out from the service. In fact, you can opt-out directly within your online account, with an easily accessed control, and no need to contact customer support.

Is my personal information at risk?

Absolutely not. StatementRewards is 100% secure, just like the rest of your NetTeller online banking account.

The transactional data used to personalize your rewards is anonymous, and moreover, all information contained within the StatementRewards platform is protected through layers of security and encryption measures to help ensure it is comprehensively protected.

Does the service utilize personally-identifying customer information?

No. StatementRewards does not automatically transmit or transfer any personally identifiable information from your NetTeller online banking account.

What if I have additional questions about StatementRewards?

Please contact [State Bank of Lizton](#) and we would be happy to help you out.