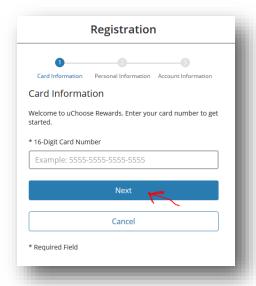




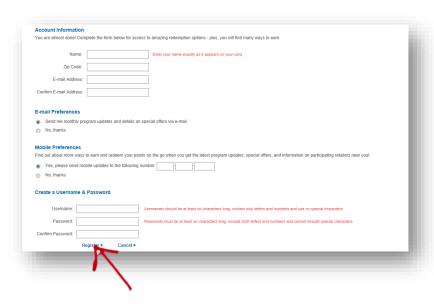
uChoose Rewards® Enrollment Guide

To enroll in uChoose Rewards, you must have a qualifying Katahdin Trust checking account with a debit card.

- 1. Visit www.uChooseRewards.com.
- 2. Click Register.
- 3. Enter your full 16-digit card number as it appears on your debit card with no spaces. Click Next.



4. Complete the registration form and click Register.



5. Start earning points!

Watch Our UChoose Rewards Video

Click here for an

informational video

about uChoose Rewards

uChoose Rewards® Frequently Asked Questions

- 1. Does my debit card have to be enrolled in uChoose to earn points? Yes, you must first enroll your debit card in the uChoose Rewards Program at www.uChooseRewards.com to start earning points on debit card purchases. It may take up to five business days from account opening before you can register your card.
- 2. How many reward points can I earn? The more you bank and shop, the more points you earn there's no limit! Earn 1 point for every \$2.00 signature-based POS purchase (when shopping in-store, select 'credit' and sign for your purchase; applies to all non-PIN purchases such as shopping online. ATM transactions do not qualify.)
- 3. How will I be able to see the points I have earned? Simply login to uChooseRewards.com and your available points will automatically appear on the right side of the page. Click on My Rewards from the main navigation to view the details of your point activity per transaction. It can take up to sixty days for your points to be credited to your account and made available. Currently there is no option to view points from within Katahdin Trust's online banking at KatahdinTrust.com. Points for debit card purchases typically show within one business day.
- 4. When can I start redeeming my reward points? You can redeem your points for catalog items as soon as they are available. There is no minimum you must accumulate before you can redeem points for catalog items; or accumulate a minimum of 2,500 points and receive cash back. To redeem points, simply click 'ready to redeem for cash' or 'ready to redeem for merchandise.' Cash is worth \$.01 per point; for example if you redeemed 3,210 points, you would receive \$32.10 in cash back.
- 5. Can I share points with other accounts? Yes, all cards within an account automatically earn points together once registered. In addition, if you have multiple qualifying checking accounts with Katahdin Trust, you are able to link them together to earn rewards faster by clicking on Link Account located under your name in the top right of the page within uChooseRewards.com. Have a Katahdin Trust Business Debit Card? You can combine those points too!
- **6.** When do my points expire? Points will expire three years from the end of the month in which they were posted. Expiring points will be displayed ninety days prior to expiration.
- 7. What will happen if my card is lost or stolen? Transactions from lost, canceled, stolen or temporary debit cards; or fraudulent purchases will not earn points. Once a replacement is issued, points will automatically be transferred to your new card. When you receive your new card, you will need to re-register at UchooseRewards.com with your new card. This only applies to the cardholder who originally registered, cards belonging to other account owners will automatically update and there is no need to re-register.

If you have any further questions, we'd be happy to help.

Call 1-855-331-3221, email info@katahdintrust.com, or use the chat feature at www.KatahdinTrust.com.