# CONTACTLESS VISA® REWARDS DEBIT CARD

# Contactless Visa® Rewards Debit Card and Get Rewarded.

The Contactless Visa® Rewards Debit Card comes with convenience, accessibility and security. Use it at millions of locations and ATMs across the country.

Contactless Visa® Debit Cards make checking out at the register quick and easy. Just tap your card for a fast checkout at registers with a contactless symbol. No need to swipe or insert your card. And because it uses chip encryption technology, it's secure.

Check your debit card purchases and monthly statements online, anytime, using Online Banking or our mobile app. $^{\rm 1}$ 

Your Contactless Visa® Rewards Debit Card comes with built-in fraud protections, including Visa's \$0 Liability Protection, which means if your card is ever lost or stolen, you will not be held responsible for any verified unauthorized non-PIN purchases.

Plus, if you have a checking account and a Contactless Visa® Rewards Debit Card, you are automatically enrolled in our Rewards Program.

# **Rewards Program Benefits:**

#### **Earn Debit Card Reward Points**

Use your Contactless Visa® Rewards Debit Card in person, online, or by phone to shop, dine, buy groceries or even catch a movie—and you'll earn points. Choose "Credit" or "Visa Debit" at checkout and earn points every time you make a purchase of \$4 or more.² Simply log into Online Banking or our mobile app and click on the "Rewards" tab. You will also earn points when you pay with your virtual wallet, including Apple Pay®, Google Pay™, and Samsung Pay®.

# Redeem For Cash Back Rewards And eGift Card/Codes<sup>3</sup>

- Redeem your points for cash back—Money is delivered directly into the bank account associated with your Contactless Visa® Rewards Debit Card.
- Use your points to get an eGift card or eGift code that you can use instead
  of waiting for a gift card to arrive in the mail. eGift Cards are sent to you via
  email and contain a code that can be used immediately!

#### **Earn BONUS Reward Points**

- Special bonus points: Look for special bonuses when opening new accounts or services throughout the year.
- Get periodic bonus points: Get bonus points that reward you for your total banking relationship with us.

#### **Better Together**

We make it easy to maximize the points you can redeem. Our rewards program allows you to convert points from any of our Visa® rewards credit cards<sup>4</sup> to your Contactless Visa® Rewards Debit Card.

#### **All Your Points In One Convenient Place!**

Redeem your points for hundreds of exceptional rewards, including restaurant and gift cards from popular merchants, brand name merchandise, charitable donations, green products, experiences and travel. Just log in to Online Banking and our mobile app and click on the "Rewards" tab to view your combined rewards balance. From debit card and credit card transactions, special bonuses, or Reward bonuses—you can view all your points in one convenient place.

# Visa® Secure Remote Commerce 🕽

# The easier and smarter way to pay online.

Wherever you see this icon () and use your Contactless Visa® Rewards Debit Card, you no longer have to enter your 16-digit primary account numbers, look up your passwords, or input your payment and shipping information when making an online purchase—all your information will be pre-populated for you!

## **Stop in Today**

Just stop by any one of our convenient offices to fill out an application to get your Contactless Visa® Rewards Debit Card. One of our representatives will be happy to help you!



Fulton Bank, N.A. Member FDIC. Deposit and credit products are offered by Fulton Bank. 'Message and data rates may apply. 'Credit transactions using either your physical card (non-pin based), or your virtual card within your digital wallet are required to earn debit points. Rewards values are subject to change. Points earned on net purchases (purchases minus credits and returns). Debit points expire three years from the time they were first earned. See Program Terms and Conditions at www.MyRelationshipRewards.com for more information. 'You may redeem Points earned in the Program for gift certificates, gift cards or eGift codes. Mechanical reproductions, copies or facsimiles of gift certificates/cards or codes will not be accepted. Additional terms and conditions appearing on the gift certificates/cards/code are to be interpreted in accordance with, and are incorporated into, these Program Terms and Conditions. Gift certificates/cards/codes are transferable and may be redeemed by any person. Gift certificates/cards/codes must be presented to participating merchant partners for use. Gift certificates/cards/codes are not exchangeable, refundable, or redeemable for cash and cannot be replaced if lost or stolen. Gift certificates/cards/codes may take two to four (2–4) weeks to arrive from the time of order. Multiple gift certificates/cards may arrive at different times. Codes will arrive by email and may be used immediately upon receipt. Cash back redemptions will only be fulfilled in the form of a direct deposit into the checking account linked to your Rewards Debit Card and will be applied within 7–10 business days of any request, in accordance with these terms and conditions. No cancellations or refunds of a cash back request will be permitted. 'Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

Apple Pay is a trademark of Apple Inc., registered in the United States and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co, Ltd. Visa Secure remote commerce is a registered trademark of Visa International Service Association. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. Fulton Bank is not affiliated with Visa, Apple Inc., Google LLC, Samsung Electronics Co, Ltd. or EMVCo, LLC.