



The First National Bank of Long Island

Where Everyone Knows Your Name®

Member FDIC

## Frequently Asked Questions

### Q. What is UChoose Rewards®?

A. UChoose Rewards® is a FREE rewards program offered to consumer and business debit cardholders of The First National Bank of Long Island. Reward points can be redeemed for gift cards, merchandise, event tickets, travel and much more at [www.uchooserewards.com](http://www.uchooserewards.com).

### Q. Do I need to register my Consumer or Business Debit Card in order to earn reward points on my purchases?

A. Yes, all Debit Cards must be registered at the UChoose Rewards® website located at [www.uchooserewards.com](http://www.uchooserewards.com). Reward points cannot be earned unless your Debit Card has been registered. Simply click on the register link to complete the registration process.

### Q. How do I earn reward points?

A. Reward points can be earned each time a purchase is made with your First National Bank of Long Island Consumer or Business Debit Card. These purchases include in-store, online or bill/pinless debit card transactions. Plus, you can earn bonus reward points when you shop with participating retailers at [www.uchooserewards.com](http://www.uchooserewards.com).

### Q. How many reward points will I earn on my purchases?

A. Consumer debit cardholders will earn 1 point per \$2 for each signature-based transaction and 1 point per \$4 for each PIN-based transaction. Business debit cardholders will earn 1 point per \$1 for each signature-based transaction and 1 point per \$4 for each PIN-based transaction.

### Q. What is the minimum purchase amount requirement in order to earn reward points?

A. The minimum purchase amount requirement to earn reward points on qualified purchases with your First National Bank of Long Island Debit Card is \$5.00 for consumer debit cardholders and \$10.00 for business debit cardholders.

### Q. When do my reward points expire?

A. Reward points expire 3 years from the date of the Debit Card purchase transaction.

## Frequently Asked Questions

### Q. Can I pool my reward points to redeem faster?

A. Yes. However, reward points can only be pooled together on Consumer Debit Card accounts. Reward points earned on Business Debit Card accounts cannot be pooled with reward points earned on other business or consumer debit card accounts.

### Q. Can I share my reward points with family members?

A. Yes. However, only reward points earned on consumer accounts can be pooled and shared. All consumer debit cards within a consumer checking household can earn and redeem points together. In addition, multiple consumer accounts held by the same individual can be linked to earn rewards faster.

### Q. Who has the ability to redeem reward points?

A. Any account holder of a consumer or business debit card will have the ability to redeem points. You must be a registered cardholder to redeem reward points.

### Q. Will the bank charge a fee for making purchases with my First National Bank of Long Island Consumer or Business Debit Card?

A. Fees may apply. Please speak to a branch representative to discuss any fees that may apply to your account and to request a copy of the Bank's fee schedule.

### Q. How many reward points do I need to accumulate in my account before I can redeem them?

A. You must accumulate 1,500 reward points before you can start redeeming your reward points.

### Q. Will I lose my reward points if I am re-issued a new Debit Card?

A. No, you will not lose your reward points if you are re-issued a new Debit Card. The points balance from your previous account will automatically be transferred to your new card. However, you must register your new debit card number at [www.uchooserewards.com](http://www.uchooserewards.com).

# Debit Card Rewards®

Sign Up Today!



For Consumer & Business Debit Cardholders

# You shop. You earn. You choose. It's that simple!



The First National Bank of Long Island  
*Where Everyone Knows Your Name®*  
Member FDIC

Register your First National Bank of Long Island Debit Card today at [www.uchooserewards.com](http://www.uchooserewards.com) to earn reward points when you make purchases with your Debit Card!

Then redeem your reward points for merchandise!



## In-store

### Earn points

when you shop in-store at national or local retailers!



**KOHL'S**

**CVS**

**Toys R Us**

See our complete list of participating\* national or local retailers right in your neighborhood at [www.uchooserewards.com](http://www.uchooserewards.com)

## Online

### Earn even more points

when you shop at participating\* retailers at [www.uchooserewards.com](http://www.uchooserewards.com)



Pick Enterprise. We'll pick you up.®

**jetBlue**  
AIRWAYS®



**Marriott**

See a complete listing of participating\* retailers at [www.uchooserewards.com](http://www.uchooserewards.com)

## Redeem

### Use your points for millions of items

at [www.uchooserewards.com](http://www.uchooserewards.com)

You can choose from a wide array of products, travel experiences and activities, event tickets, merchant gift cards or e-certificates, MP3 and game downloads, and much more!

### BONUS!

Redeem your points for any available Best Buy product and you can pick it up in-store that day!



BestBuy.com®

▶ Earning rewards has never been easier! Read our Frequently Asked Questions on the reverse side of this brochure or visit our website at [www.fnbli.com](http://www.fnbli.com).

\*Participating retailers subject to change.

## Don't forget!

You must register your First National Bank of Long Island Debit Card first in order to start earning reward points! Register your Debit Card today at [www.uchooserewards.com](http://www.uchooserewards.com) or visit our web site at [www.fnbli.com](http://www.fnbli.com).