

	Bank A	Bank B	Bank C	Bank D	Bank E
2011 Rewards Programs	Arizona	California	Utah	Texas	Wisconsin
Debit Card Reward Program Name	Reward Plus	Debit Rewards	Debit Miles	Connection Points	Mega Rewards
Type of Program (Miles, Points, Cash back)	Points	Cash Back	Mileage	Points	Cash Back / Points
Program Fees:					
Monthly	N/C	N/C	\$19.95	N/C	\$29.95
Annual	N/C	N/C	N/C	\$100.00	N/C
Enrollment Bonus:					
Bonus	N/A	N/A	N/A	N/A	N/A
Bonus Rewards for Shopping at Participating Merchants					
Pooling Feature:					
Can Pool With Retail Rewards Credit Cards	Yes	Yes	Yes	No	Yes
Can Pool With Joint Accountholders	No	Yes	No	No	No
Can Pool With Other Retail Rewards Accountholders	Yes	No	No	No	No
Earning Points/Miles/Cash back:					
PIN-Based Transactions	1 point per \$5	N/A	1 mile per \$2	N/A	N/A
Signature-Based Transactions	1 point per \$1	1% of total transaction	1 mile per \$1	1 point per \$3.00	5% cash back on gas and groceries, 1% on all transactions, or 1 point per \$1
Points/Miles/Cash back Earned for Additional Services:					
Direct Deposit	N/A	N/A	5,000 points + 10 points per deposit	No	500 points
Online/Phone Purchases	2,500 points	N/A	N/A	200 points	1,000 points plus 10 points per recurring payment
Online Bill Payment	N/A	500 points	N/A	No	N/A
Automatic Savings	2,500 points when you set up the transfer	N/A	100 points per transfer	200 points	1,000 points plus 10 points per recurring payment
Redeeming Points/Miles/Cash back:					
Minimum Needed to Redeem	5,500 points	200 points	5,000 points	2,500 points	N/A
Ways to Redeem (Online, Phone, Automatic)	Online	N/A	N/A	Online/Mail/Phone	N/A
Online Reward Catalog	Yes	No	No	Yes	Yes
Types of Rewards:					
Travel	Yes	No	Yes	Yes	N/A
Retail/Merchandise	Yes	No	N/A	Yes	N/A
Cash	No	Yes	N/A	No	N/A
Donate/Gift Card	No	No	N/A	Gift Card	N/A
Gift Card	Yes	No			
Point Expiration	2 years	1 year	10 years	4 years	1 year
Notes:	N/A	N/A	N/A	Customers must have a Visa Platinum Rewards Credit Card to earn Connection Points on the Visa check card.	N/A