



Hometown Rewards with Cash Back Frequently Asked Questions

Rewards & Qualifications

- ❖ Is there a Service Charge on the Hometown Rewards with Cash Back Checking?
 - *There is never a service charge for Hometown Rewards with Cash Back Checking. It is always a free account.*

- ❖ How do I earn “rewards” on the Hometown Rewards with Cash Back Checking?
 - *Meet the qualifications on the account and earn 2% cash back on the amount of each debit card transaction monthly, up to \$5.00 per month deposited into your account each month you qualify, and*
 - *Other bank’s domestic ATM fees refunded up to a maximum of \$15.00 per statement cycle. International ATM fees will not be refunded.*

- ❖ Will ATM fees imposed by The Clay City Banking Company when I use another bank’s ATM be refunded?
 - *We will refund these ATM Usage fees up to a maximum of \$6.00 per statement cycle, whether or not you qualify*

- ❖ Can a business have a Hometown Rewards with Cash Back account?
 - *A Hometown Rewards with Cash Back account is available for personal, sole proprietor, or D/B/A ownership, but NOT for corporations, partnerships, governmental units, or any other for profit or non-profit organizations.*

- ❖ What are the qualifications that must be met to qualify for the credits each statement cycle?
 - *Receive E Statements*
 - *20 Debit Card Purchases must post and settle*

- ❖ How often must the qualifications be met to qualify for the rewards?
 - *Each statement cycle, completed and posted to the account on the statement. Please note that transactions **MUST** post and settle to your account during the monthly statement cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more banking days from the date the transaction was made to post and settle an account.*

- ❖ What happens if the qualifications for Hometown Rewards with Cash Back Checking are not met?
 - *Your account will not be credited with cash back rewards or domestic ATM fee refunds charged by other banks. But, there are no penalties for not qualifying.*

- ❖ If I meet the qualifications, when will I receive my credits?
 - *When qualifications are met, credits will be made on the last day of the statement cycle cutoff.*
- ❖ If I use another bank's ATM and they charge a fee, when will I get my credit?
 - *If all qualifications are met, the ATM fees will be credited at the end of the statement cycle in which the ATM fees were charged up to \$15.00 maximum amount of other bank's ATM fees refunded per cycle.*
- ❖ Do I have to do anything in order to get my ATM refund?
 - *If all qualifications are met, earned refunds up to the maximums stated above will be placed into your Checking account.*
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- ❖ If my account balance goes negative, will I still be able to qualify for my credit during that statement cycle?
 - *As long as the qualifications are met you will receive your rewards.*
- ❖ If I fail to meet the qualifications during this statement cycle, can I still have a chance to qualify during the next statement cycle?
 - *Yes - all qualifications start over at the beginning of each statement cycle.*
- ❖ If I miss my qualifications by only one Debit Card transaction, can I call in and get my credit and ATM refunds anyway?
 - *No - all qualifications must be met in order to receive the rewards*

Statement Cycle

- ❖ If I have an existing account with Clay City Bank that I change to a Hometown Rewards with Cash Back Checking account, will my statement cycle change?
 - *No.*

Debit Card Transactions

- ❖ If I use my Debit Card at an ATM, will that transaction count toward my qualifications?
 - *No – ATM Withdrawal transactions do NOT count. The Debit Card qualifications must be met with recurring debit card transactions and/or one-time Point of Sale transactions.*
- ❖ May I “carry forward” Debit Card transactions in excess of the required number to the next statement cycle?
 - *No - at the start of each cycle all the qualifications for the rewards start over.*
- ❖ If I make a purchase or use my Debit Card to authorize a payment, but the transaction doesn't get posted to my account by the statement cut-off, will that transaction still count toward my qualifications?

- *No - it is not enough to have just completed the transaction with your debit card, the transaction does not count toward your qualifications until it actually posts and settles your account.*
- ❖ If I make a purchase or use my Debit Card to authorize a payment, but the company sends the transaction through as an ATM withdrawal and it posts to my account as such, will that transaction still count toward my requirement?
 - *No - transactions posted as ATM withdrawals whether done at an ATM or posted as such will NOT count toward your qualifications.*

E-Statements

- ❖ Must I receive my monthly statement by e-mail in order to qualify for the rewards?
 - *Yes.*
- ❖ Do I receive Check images with my Hometown Rewards with Cash Back Checking?
 - *Yes - if you so choose. However, if you wish to receive your account activity only, you may do so upon request.*
- ❖ What if I need a printed copy of my statement and/or Check images?
 - *You will be notified by e-mail when your monthly statement is available and you can access your statement either through Online Banking or CSI E-Safe. Once you have opened your statement, you may print the statement as you would any other attached document.*

Account Limits

- ❖ Is there a limit on the amount of money I can keep in my Hometown Rewards with Cash Back Checking?
 - *No - you can keep as much as you want in the account.*
- ❖ Is there a minimum balance requirement in order to receive my rewards?
 - *There is no minimum balance requirement in order to receive rewards.*
- ❖ What is the minimum opening deposit for a Hometown Rewards with Cash Back Checking?
 - *There is no minimum opening deposit*

Opening/Converting Accounts

- ❖ Is overdraft protection available for Hometown Rewards with Cash Back Checking?
 - *Yes - if you qualify*

- ❖ Will I be able to use my existing Debit card, Checks, and account number with my Hometown Rewards with Cash Back Checking?
 - *Yes - we simply change the information within our system on your current account to match those of a Hometown Rewards with Cash Back Checking.*
- ❖ How do I convert my current Checking account to a Hometown Rewards with Cash Back Checking?
 - *All you need to do is see one of our New Account Representatives to sign the necessary documents, provide us with the needed information, and receive the proper information and disclosures on the account.*
- ❖ Can I open multiple Hometown Rewards with Cash Back Checking accounts for the same address?
 - *You can only open one Hometown Rewards with Cash Back Checking account per person/social security number.*
- ❖ Can multiple people use the same Hometown Rewards with Cash Back Checking?
 - *Anyone who is listed on the account may use the Hometown Rewards with Cash Back Checking*
- ❖ Is there a limit on the number or kind of transactions you can do on a Hometown Rewards with Cash Back Checking?
 - *No - there is no limit on the number or kind of transactions you can do.*

Hometown Saver Account

- ❖ As an owner of a Hometown Rewards with Cash Back checking account, do I also qualify for a special savings account?
 - *Yes – You can open a Hometown Saver account that earns a special rate of interest for all balances in the account without having to meet any requirements for the “Saver” account.*
- ❖ Is there a service charge or minimum balance requirement for the Hometown Saver account?
 - *No – there is no service charge on the account and no minimum balance required on the account.*
- ❖ What is the minimum opening deposit for a Hometown Saver account?
 - *\$100*
- ❖ Can I have more than one Hometown Saver account?
 - *You can only open one Hometown Saver account per Hometown Rewards checking account.*

(Effective 8-1-2022)