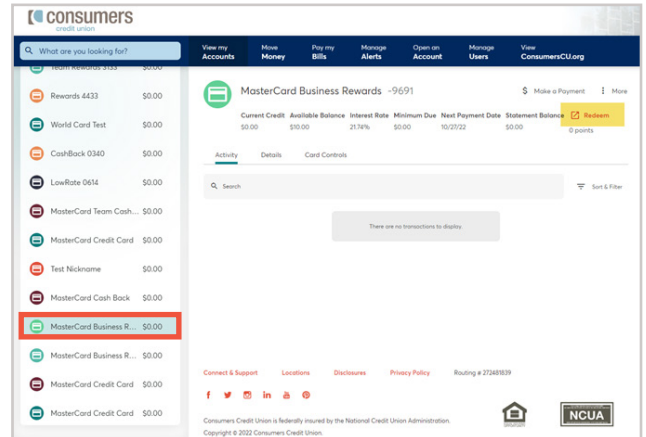


Redeeming your Business Rewards Points

For first-time users

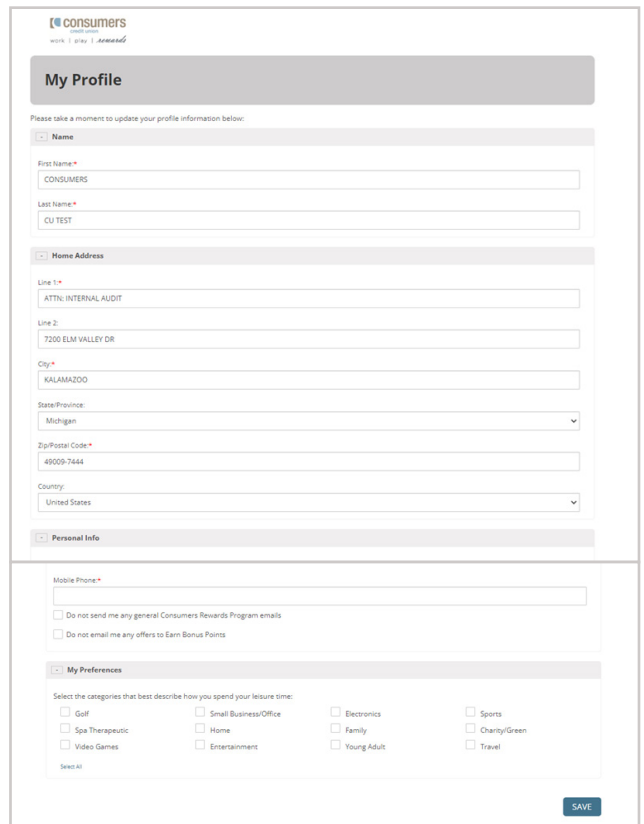
1.

Navigate to your Consumers Business Rewards Mastercard® credit card in Online Banking and click **Redeem**.



2.

A **My Profile** screen will open. Enter your information and click **SAVE**.



The screenshot shows the 'My Profile' screen in the Consumers Credit Union online banking interface. The screen is divided into several sections for profile information:

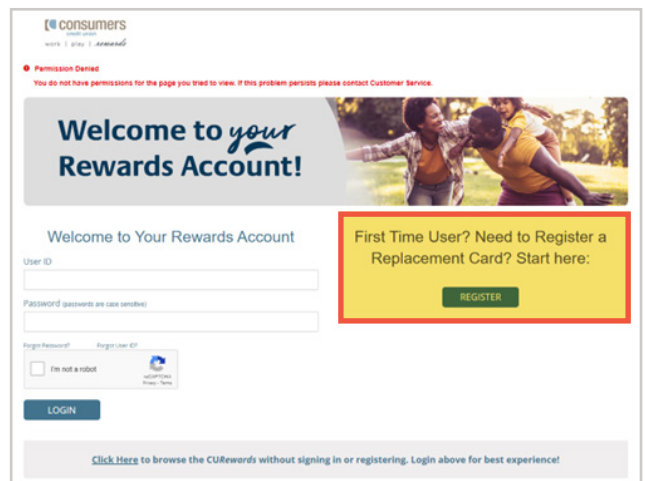
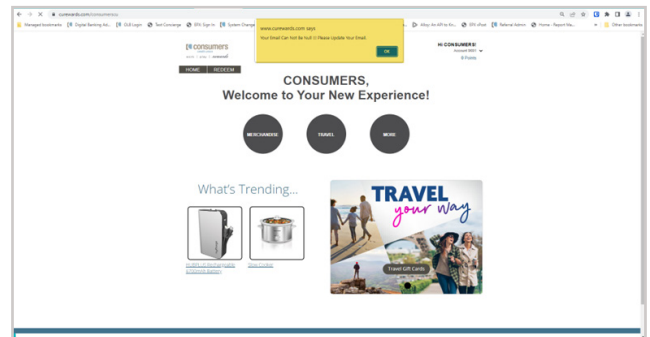
- Name:** Fields for First Name (CONSUMERS) and Last Name (CU TEST).
- Home Address:** Fields for Line 1 (ATTN: INTERNAL AUDIT), Line 2 (7200 ELM VALLEY DR), City (KALAMAZOO), State/Province (Michigan), Zip/Postal Code (49009-7444), and Country (United States).
- Personal Info:** A field for Mobile Phone.
- My Preferences:** A section with checkboxes for various categories: Golf, Small Business/Office, Electronics, Sports, Spa/Therapeutic, Home, Family, Charity/Green, Video Games, Entertainment, Young Adult, and Travel. There is also a 'Select All' link.

A 'SAVE' button is located at the bottom right of the screen.

First Time Redeeming Rewards | Business Card (cont.)

3.

You will likely see an error about the mail being NULL. Click **OK** on the message, which will take you to a permission denied page. Click **REGISTER** in the box to the right.



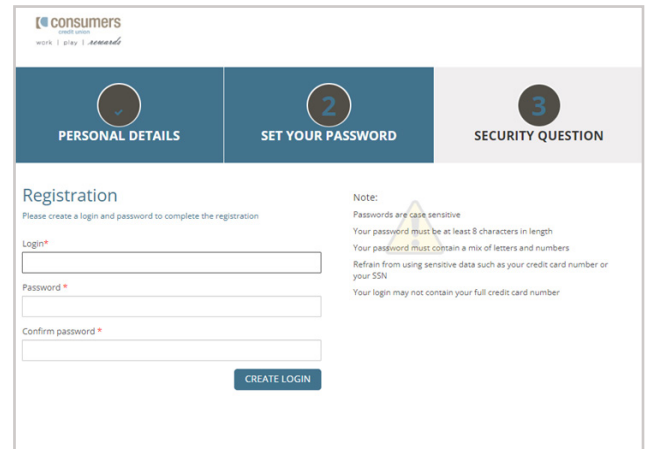
4.

You will then complete the applicable registration fields (remember, if this is a business card, **last 4 of the TIN will need to be used for SSN**).

First Time Redeeming Rewards | Business Card (cont.)

5.

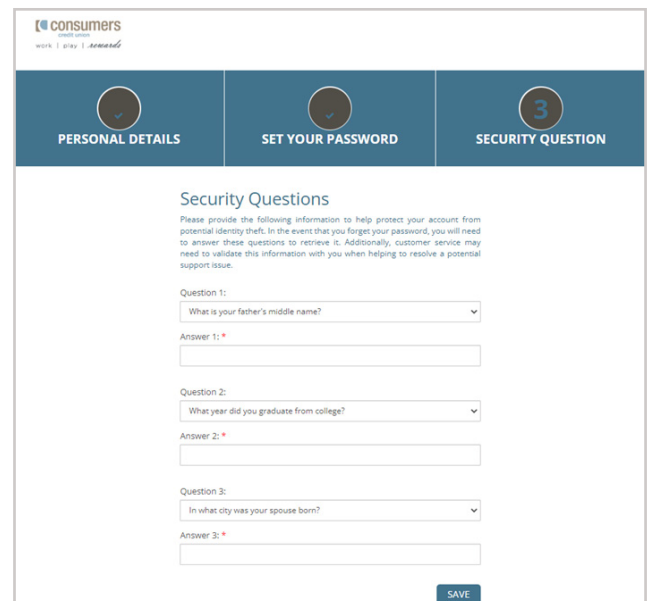
Create a **Username** and **Password**. Then click **CREATE LOGIN**.



The screenshot shows the 'Set Your Password' step of the registration process. At the top, there are three tabs: 'PERSONAL DETAILS' (completed), 'SET YOUR PASSWORD' (active), and 'SECURITY QUESTION'. Below the tabs, the 'Registration' section prompts the user to 'Please create a login and password to complete the registration'. It includes three input fields: 'Login*', 'Password*', and 'Confirm password*'. A 'CREATE LOGIN' button is at the bottom right. A 'Note' on the right side states: 'Passwords are case sensitive', 'Your password must be at least 8 characters in length', 'Your password must contain a mix of letters and numbers', 'Refrain from using sensitive data such as your credit card number or your SSN', and 'Your login may not contain your full credit card number'.

6.

Set up security questions and click **SAVE**. Once you confirm your information again you will be registered and ready to redeem your business points.



The screenshot shows the 'Security Questions' step of the registration process. At the top, there are three tabs: 'PERSONAL DETAILS' (completed), 'SET YOUR PASSWORD' (completed), and 'SECURITY QUESTION' (active). Below the tabs, the 'Security Questions' section prompts the user to 'Please provide the following information to help protect your account from potential identity theft. In the event that you forget your password, you will need to answer these questions to retrieve it. Additionally, customer service may need to validate this information with you when helping to resolve a potential support issue.' It includes three questions with dropdown menus and text input fields for answers: 'Question 1: What is your father's middle name?', 'Question 2: What year did you graduate from college?', and 'Question 3: In what city was your spouse born?'. A 'SAVE' button is at the bottom right.