



February 29, 2024

Dear Member,

As part of our ongoing efforts to improve and update our products and the service we provide our membership, we will soon be replacing our Hercules Visa Rewards Program with a new program designed to increase your earnings and expand your purchasing power. Our new program, Lifestyle Rewards, will benefit our members in the following ways:

- Higher earnings on your most common credit and debit card purchases including gas and groceries
- Bonus points for your first wallet purchase
- Special quarterly promotions to earn additional points
- All points are earned daily, including promotional points
- Improved communications to keep you informed about the program
- User-friendly redemption website with additional information for self-service
- Ongoing merchandise promotions including special discounts

All of the points that you have accrued under the Hercules Visa Rewards Program will transfer to the new program seamlessly. You will not lose anything but will gain many more reward options! In order to ensure a smooth transition to the new program, you will be temporarily unable to request redemptions while we transition to the new program. This change is scheduled to begin March 1, 2024, and we anticipate the new improved program will be available by April 1, 2024.

And now for the best news... you will be able to view your rewards points, points accrued, points redeemed, and the redemption site to cash in your points, simply by logging in to your Online Banking Portal. Extremely handy access with all of the rest of your account information!

Sincerely,

Hercules First Federal Credit Union