

UChoose Rewards Program

Effective June 22, 2009

www.uchooserewards.com

Overview

We're pleased to announce the UChoose Rewards[®] program, where you earn points when you use your Home Federal Bank Checkcard every time you shop!

Why Offer a Rewards Program?

With UChoose Rewards, you have the advantage of earning one point for every \$2 for signature purchases and one point for every \$4 on PIN purchases when you shop with your card, but you also earn additional points for shopping at retailers participating in the program. Once you accrue a minimum of 3,500 points, you are eligible to redeem your points for anything of your choice from a wide array of items.

All Home Federal Bank Checkcard cardholders are automatically enrolled.

How Does it Benefit You?

You will earn the most points in the shortest amount of time by using your card for all your day-to-day needs. Shopping has never been this rewarding! You can also choose from participating retailers that you frequent and earn even more points. You will appreciate knowing that you can get a lot back when you spend with your card.

Where Can You Find Participating Retailers for Additional Earning Opportunities?

- Visit the UChoose Rewards[®] program website at www.uchooserewards.com.
- Once there, you will be instructed to log in or create a new account.
- Once logged in to the website, navigate to the Earn Points tab where you can view a complete list of participating retailers.
- Search and find the retailer of your choice. There are two ways to shop and earn: in-store or online through the program website.
- ***When shopping online, you must use www.uchooserewards.com and not the participating retailers' sites in order to earn points.***

The list of participating retailers and offers will be continually updated, so please visit the website frequently.

How Does the UChoose Rewards Website Work?

The website is extremely user-friendly and easy to navigate! The homepage showcases featured retailers, items customized for you including your favorite places to shop, recommended offers based on your preferences, and search functionality designed to make it easy to find what you're looking for quickly.

The website is where to go to see how many points you've earned, and how many points you've redeemed.

Plus, it's also where you'll have access to the vast online rewards catalog.