



# CASH BACK REWARDS

## Feature Overview



## Summary

Get cash back just by using your Focus Card™! With the Cash Back Rewards program — available with the Focus Card at no additional cost — you earn rewards simply by shopping at your favorite stores and restaurants.

## Description

Cash Back Rewards is as easy as 1–2–3!



### 1 USE YOUR CARD

Make purchases anywhere Visa® is accepted. Your purchases help ensure that the special offers you'll receive will be ones you want.



### 2 CLICK & SHOP

After you login to your account at [www.usbankfocus.com](http://www.usbankfocus.com), just click on the offers you want activated and use your card at those merchants.



### 3 EARN CASH BACK REWARDS

Rewards earned are automatically posted to your card account on a monthly basis.



**Cash Back Rewards** are unlimited.  
So the more you use your card, the more offers you receive!



# Cardholder Experience

After logging in to your account at [www.usbankfocus.com](http://www.usbankfocus.com), you can view your Cash Back Rewards Summary by clicking on the Cash Back Rewards Summary banner or by reviewing the list of current offers in the transaction history. Earning rewards is as easy as selecting offers and then shopping with your card at those merchants.

The screenshot displays the US Bank Focus website interface. At the top, the 'focus' logo is on the left, and the 'usbank' logo is on the right. A navigation bar includes links for 'My Card Account', 'Using My Card Account', 'My Card Features', 'Help', and 'Admin'. A user profile box on the right shows 'Welcome, Kelly', 'Card Balance \$0.00', 'Card Number 4281 91XX XXXX 0036', and 'Card ID 2014223941'. A 'My Cash Back Rewards' banner indicates 'Total Earned Last 90 Days: \$0.75' with a 'View Cash Back Rewards Summary' link. Below this, a 'Rewards' section features a star icon and the text 'Earn cash back just for making purchases at many of your favorite retail and restaurant locations.' The main content area is titled 'Card Activity' and 'Monthly Summary'. It includes a search bar with the card number '4281 91XX XXXX 0036', a 'Go' button, and filters for 'Display' (set to 'Show 10'), 'Start Date' (10/26/2013), and 'End Date' (11/25/2013). A 'Last Login on: 11/22/2013 12:49 PM (CST)' message is visible. A table of transactions is shown below:

Date & Time	Transaction Description	Reference Information	Base Amount	Fee	Total Amount	Running Balance
01/17/2014 07:09 AM	POS Pre-Authorization	STARBUCKS #08363 JA Jacksonville Florida	-\$5.62	\$0.00	-\$5.62	\$46.20
01/16/2014 02:01 PM	POS Purchase (Domestic)	STARBUCKS #08467 JA Jacksonville Florida	-\$5.62	\$0.00	-\$5.62	\$61.45

At the bottom of the table, there is a 'Get Offer' button and a promotional message: 'Dine at Pei Wei Asian Diner and earn 10% cash back! Enjoy fresh Asian-inspired flavors at the right price!'.

# Sample Cash Back Rewards Summary Page

[En Español](#)   [Log Out](#)   [Help](#)

My Card Account

Using My Card Account

My Card Features

Help

My Card Account

- Card Activity
  - Monthly Summary
- W-2
- Update Card Account
  - Update User ID
  - Update Password
  - Update Challenge Questions
  - Update PIN
  - Identity Verification

Using My Card Account

- Add Money
- Making Purchases
- Getting Cash
- Transferring Funds
- My Card Fees
- FAQ

My Card Features

- Alerts
- Rewards
- Enroll in Savings
- Mobile App
- Pay Bills
- Practical Money Skills for Life™
- Benefits Direct™
- Check Today

Pay Bills

Pay Bills online with bill manager. Find your biller and make payments.

Pay your bills >

Rewards

Earn cash back when you use your card to make purchases at a variety of merchant locations. No need to keep track of coupons. No confusing point system. No promotion codes to remember.

The offers appear automatically on your My Card Activity page in your list of transactions. To earn your Cash Back Rewards, simply click on the offer and make a purchase with that retailer or restaurant using your card.

You can see your available offers and rewards summary below.

[Frequently Asked Questions](#)

1. CLICK

Simply click on the offers below or on your My Card Activity page to activate the offer.

Sort by Newest first

California Pizza Kitchen  
Earn 10% cash back when you dine at California Pizza Kitchen! More than just pizza!  
Offer expires: 3/3/2014  
[See full offer](#)

Champsports.com  
Earn 5% cash back when you shop online at Champsports.com through the provided link.  
Offer expires: 2/21/2014  
[See full offer](#)

Championusa.com  
Earn 5% cash back when you shop online at Championusa.com through the provided link.  
Offer expires: 2/21/2014  
[See full offer](#)

Footlocker.com  
Earn 5% cash back when you shop online at Footlocker.com through the provided link.  
Offer expires: 2/21/2014  
[See full offer](#)

HelloFresh.com  
Online Grocery: Shop at HelloFresh.com to earn 25% cash back!  
Offer expires: 2/16/2014  
[See full offer](#)

Pei Wei Asian Diner  
Dine at Pei Wei Asian Diner and earn 10% cash back! Enjoy fresh Asian-inspired flavors at the right price!  
Offer expires: 2/17/2014  
[See full offer](#)

Verizon Wireless  
Earn \$75 cash back when you switch to Verizon.

2. SHOP

Make a purchase using your card at the retailer or restaurant on the offer.

Sort by Expiring soon

Chilli's  
Earn 10% cash back when you eat at Chilli's!  
Offer expires: 2/10/2014  
[See full offer](#)

Dine at Chilli's to earn 10% cash back on a purchase amount up to \$125. Try favorites like Chilli's \$20 Dinner for Two, \$6 Lunch Break Combos or any of the other boldly flavored items like our NEW Bacon Avocado Chicken Sandwich or Baby Back Ribs.  
[Dine at a Chilli's near you or place a To Go order online.](#) Offer valid on dine-in and To Go purchases. Offer valid one time only. Offer expires 2/10/2014.

**Activated!** Offer Id: 59868

P.F. Chang's  
Dine at P.F. Chang's and earn 10% cash back! Enjoy our seasonal dishes, cocktails and desserts.  
Offer expires: 2/17/2014  
[See full offer](#)

Dine at P.F. Chang's and earn 10% cash back! Offer valid one time only. Offer expires 2/17/2014.

Try our new seasonal menu highlighting fresh ingredients and flavors of the season. Enjoy six new dishes like our wok-fired Miso Chicken and Citrus Mustard Prawns, each perfectly paired with a select wine. Round out your meal with a selection of warm homemade dessert wontons and handcrafted seasonal cocktails like the Cinnamon Apple Martini. Experience the goodness of the season, fresh at P.F. Chang's.  
[Explore the P.F. Chang's menu and find a location near you.](#)

**Activated!** Offer Id: 59864

Which Wich  
Dine at Which Wich and earn 10% cash back! Sandwichfactory Guaranteed!  
Offer expires: 2/18/2014  
[See full offer](#)

Which Wich offers a variety of customizable, toasted "wiches," from the signature Wicked® sandwich, loaded with five meats (turkey, ham, roast beef, pepperoni, and bacon) and choice of

3. EARN

Your Cash Back Rewards will be posted to your card account at the end of the following month.

Earned Last 3 Months: **\$0.75**

To be deposited at the end of February	<b>\$0.00</b>
No redemptions	
To be deposited at the end of January	<b>\$0.75</b>
Starbucks	<b>\$0.75</b>
Deposited at the end of December	<b>\$0.00</b>
No redemptions	