REWARDS FOR YOUR EVERYDAY PURCHASES

EARN EVERYDAY POINTS

Your Bay Federal Card is automatically enrolled in BayREWARDS. Everyday purchases have never been more rewarding! BayREWARDS is a simple, easy to use program that rewards you with points each time you use your Bay Federal Business Visa Credit or Debit Card. From office supplies to fuel to business travel expenses, your purchases will really pay off.

Business Debit Card: \$2 spent = 1 point on all signature transactions

Business Credit Card: \$1 spent = 1 point

EARN BONUS POINTS

The first time you use your Business Visa Credit or Debit Card, you will **earn 2,500 bonus points**

Sign up to receive BayREWARDS monthly e-statement notifications and **earn an additional 1,000 bonus points**

REDEEM YOUR POINTS FOR REWARDS

You can redeem your points for merchandise, travel, gift cards, and green products. There's plenty of time and ways to use your points, begin browsing today!

Log on to BayFedOnline at www.bayfed.com
Call 877.722.9793, 24/7



For complete program rules, log into BayFedOnline at www.bayfed.com



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WHAT REWARD WILL YOU CHOOSE?

GIFT CARDS

Treat yourself to a day of shopping followed by a night on the town. Enjoy a variety of gift card reward options including dining, shopping, entertainment and more!







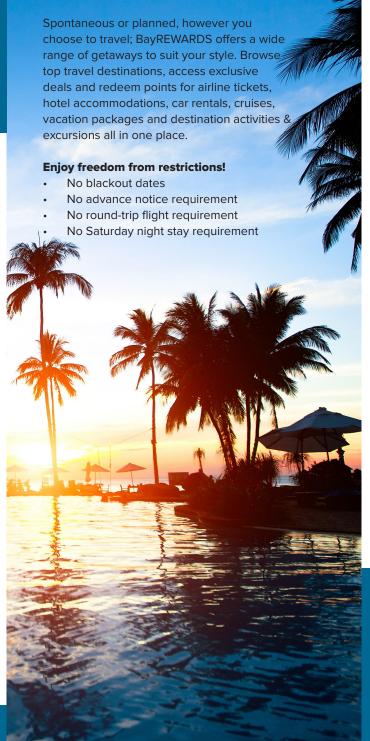


CHARITABLE DONATIONS

Pay it forward with points! Redeem your points for a greater good by selecting a CharityChoice gift card. Donations can be designated to up to 3 charities of your choice.



TRAVEL



MERCHANDISE

With BayREWARDS' extensive merchandise selection, you'll be sure to find the reward item you've been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!













Browse the entire rewards catalog on the BayREWARDS redemption site.

Log on to BayFedOnline www.bayfed.com