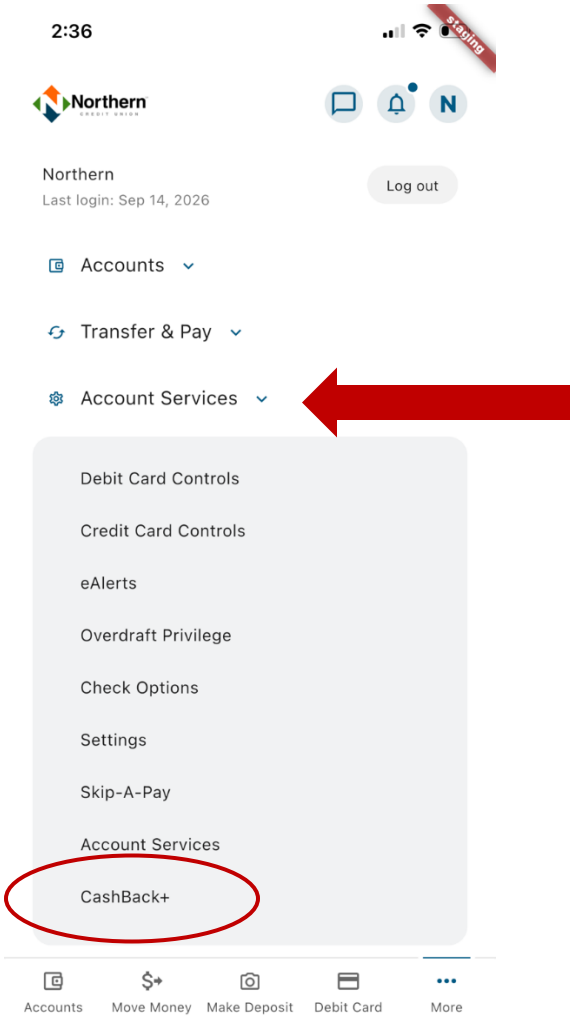
Step-by-Step Guide to CashBack+

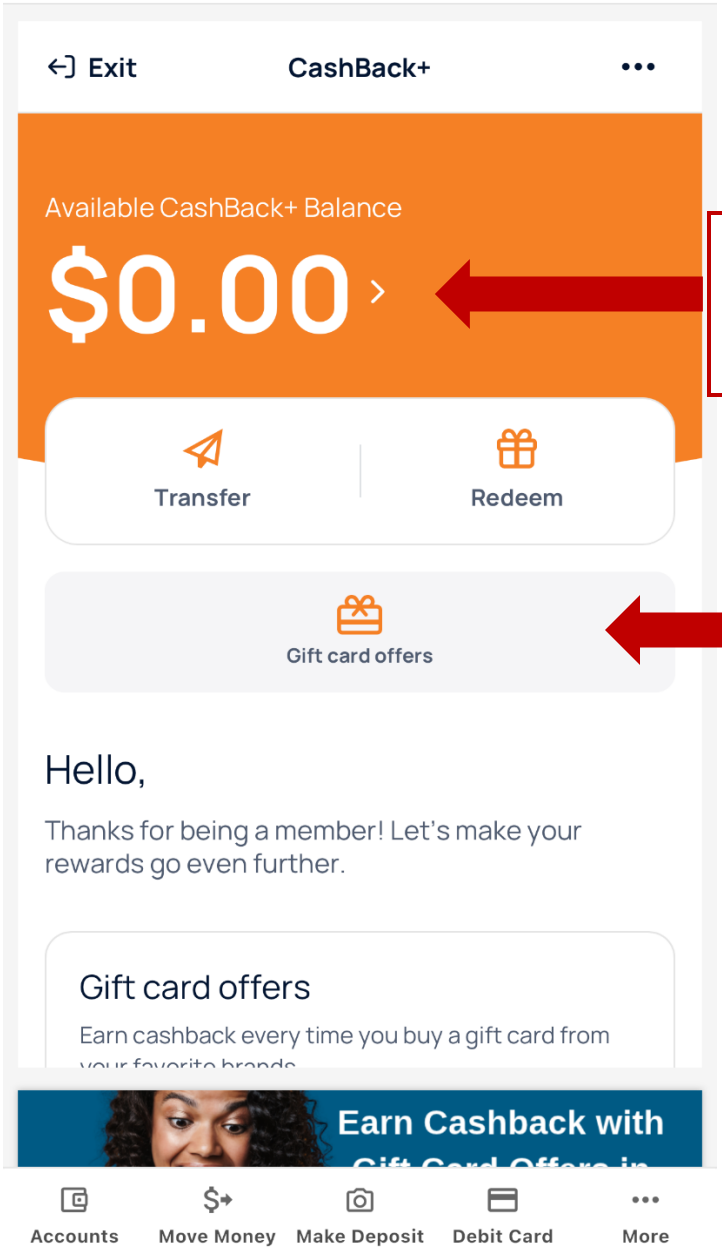
Your everyday shopping just got more rewarding! With CashBack+, you can shop digital gift cards from hundreds of popular brands and earn up to 20% instant cashback on eligible purchases. Use cashback earned towards another digital gift card purchase or transfer it to your account, it's your cashback, your choice!

To browse offers and purchase a gift card:

1. Log into Digital Banking.
2. Access **Cashback+** from under the **Account Services** tab on the main menu.



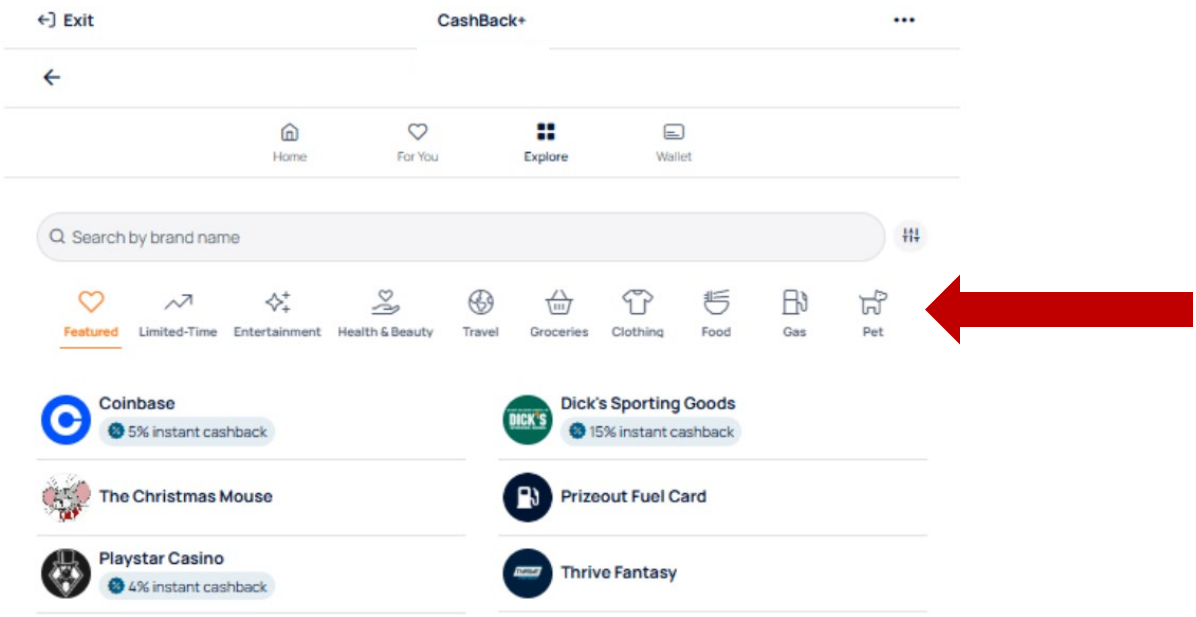
3. Once you access Cashback+, select **Gift Card Offers or Explore Offers.**



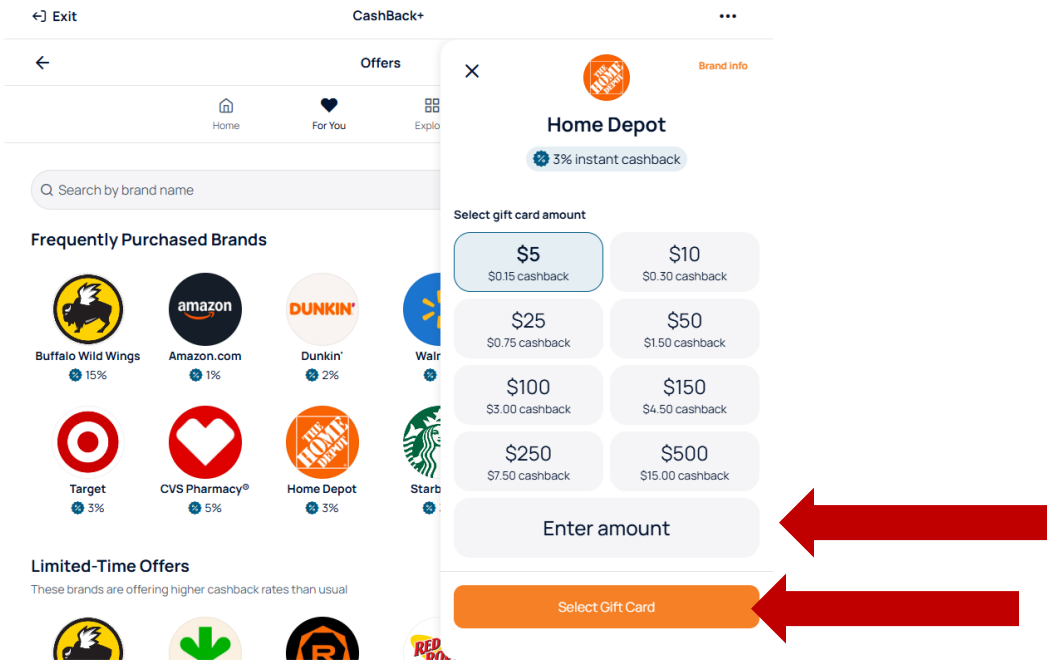
Once you purchase a digital gift card, your cashback will appear here.

Explore gift card offers.

4. Browse offers from participating brands and Select Your Gift Card Merchant.

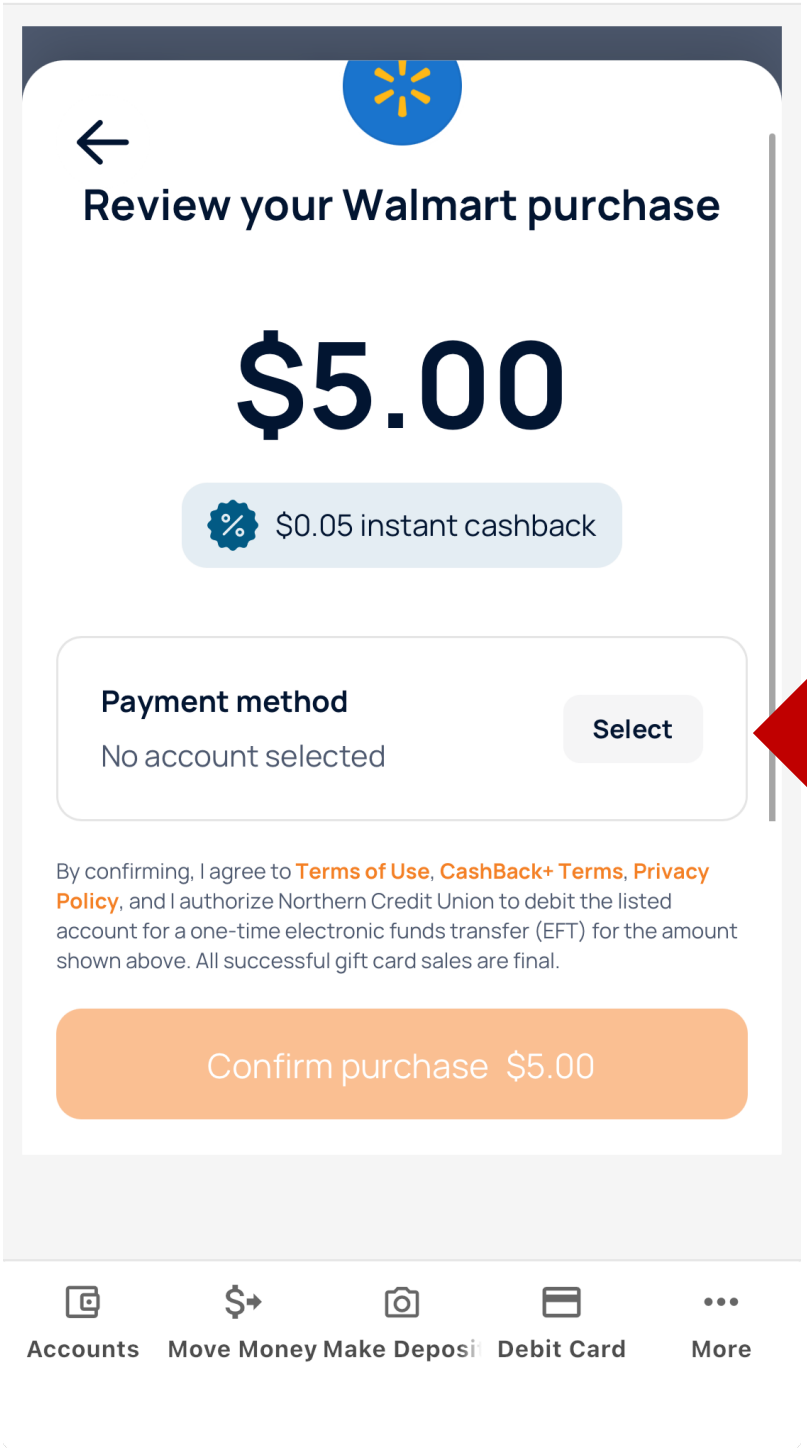


5. Select a pre-selected denomination of gift card or enter your desired amount by selecting **Enter Amount.**



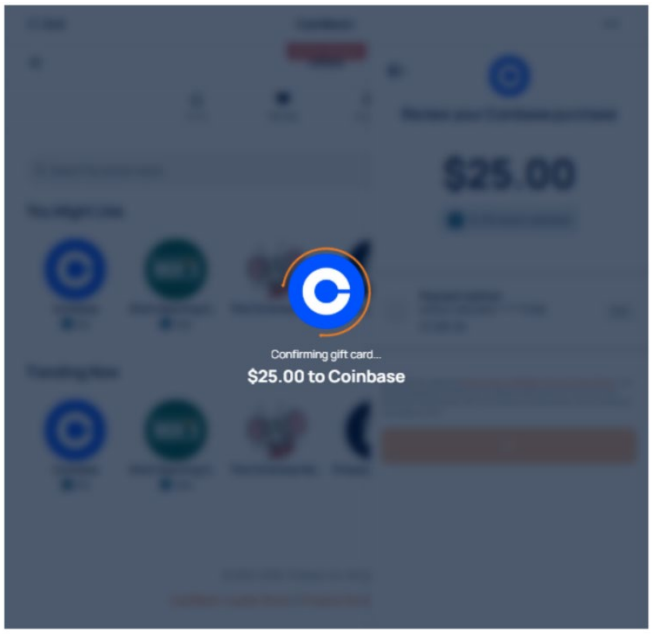
6. Select the account you wish to pay from.

CashBack+

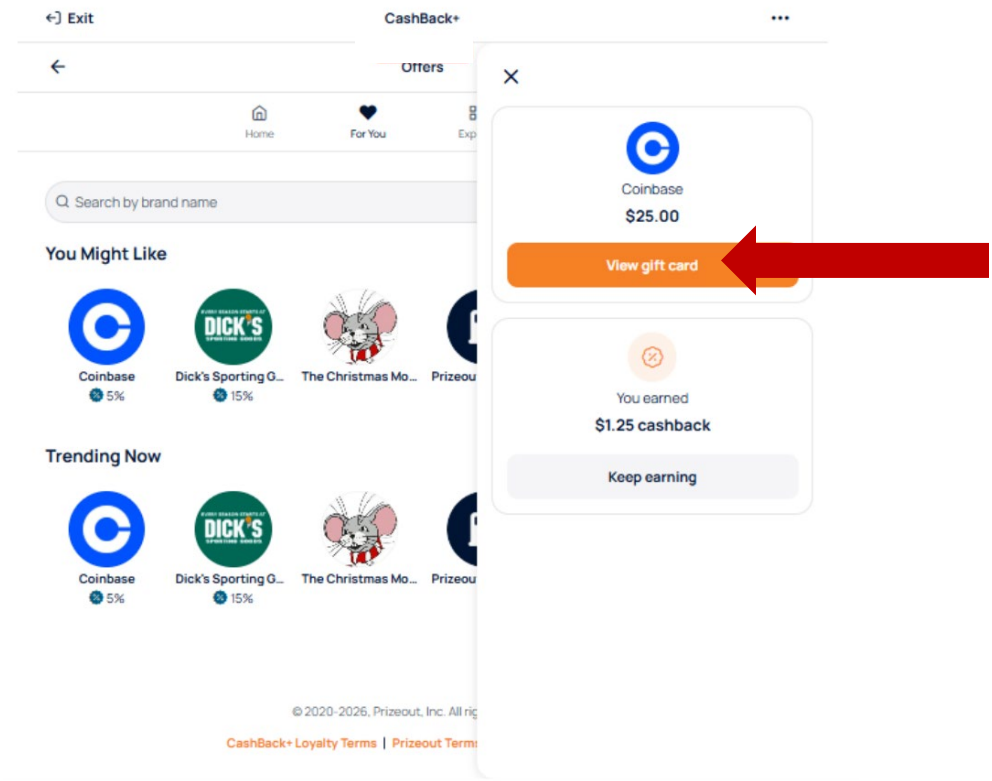


Click **Select** to view a list of your available accounts.

7. Then select **Confirm Purchase.**



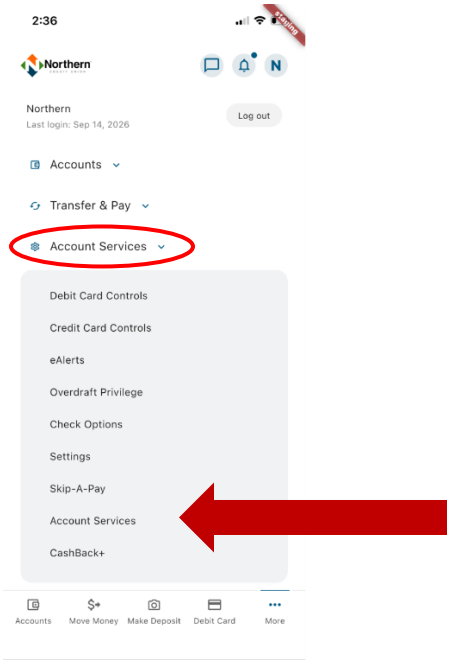
8. Select **View Gift Card** to view details on how to use the gift card or access the code to scan the gift card in-store.



Digital gift cards are sent to your email on file, as well as available within your CashBack+ wallet.

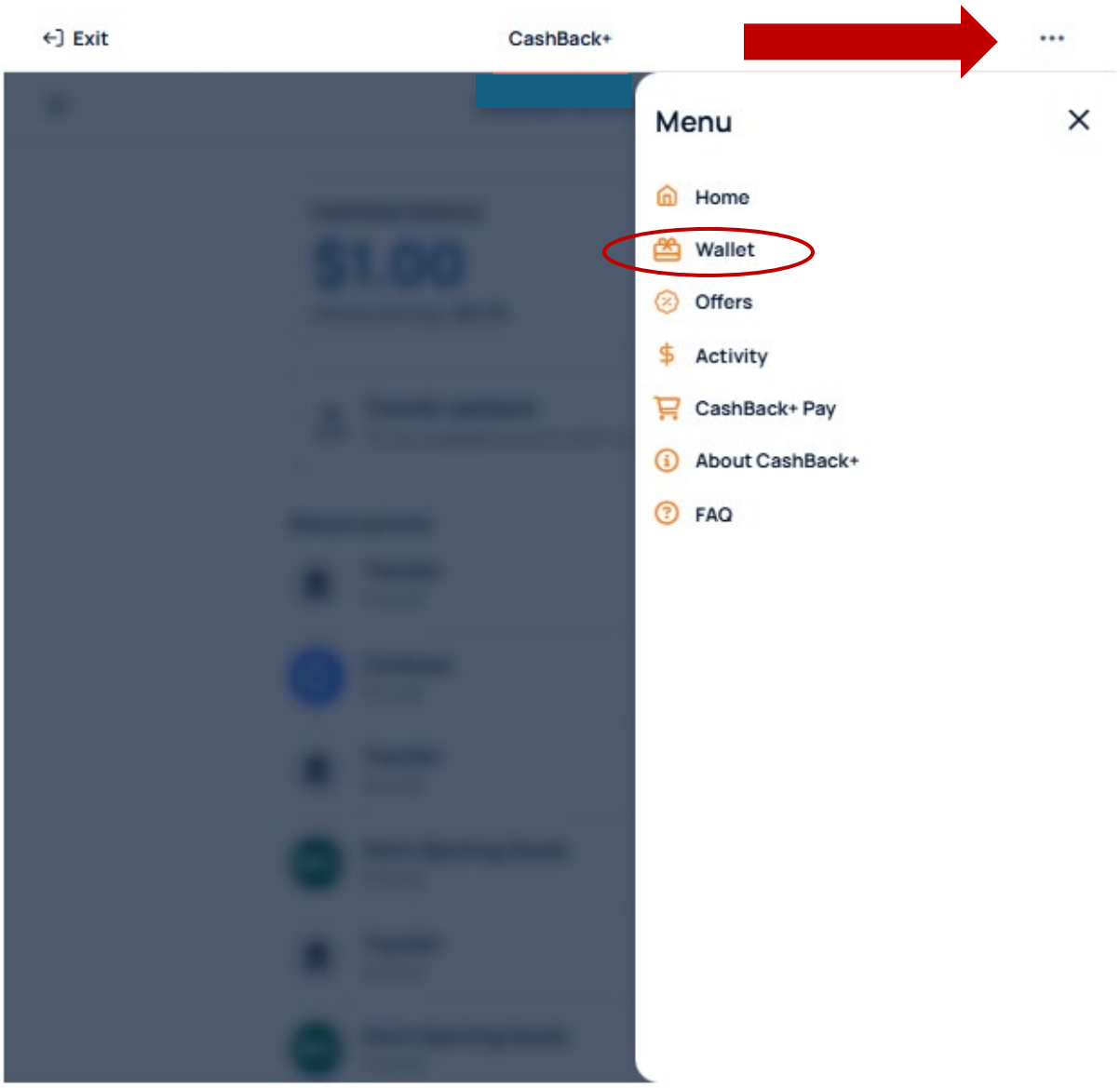
To access and use your digital gift card in Digital Banking:

1. Access Cashback+.

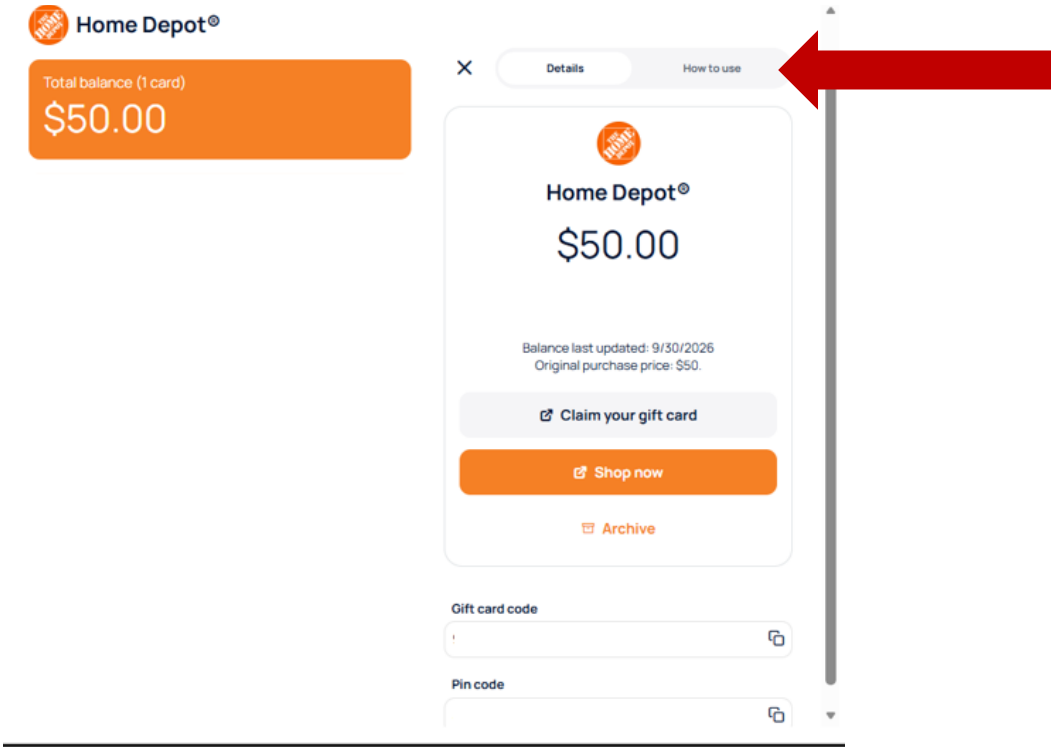


2. Click on the **three dots** in the right corner.

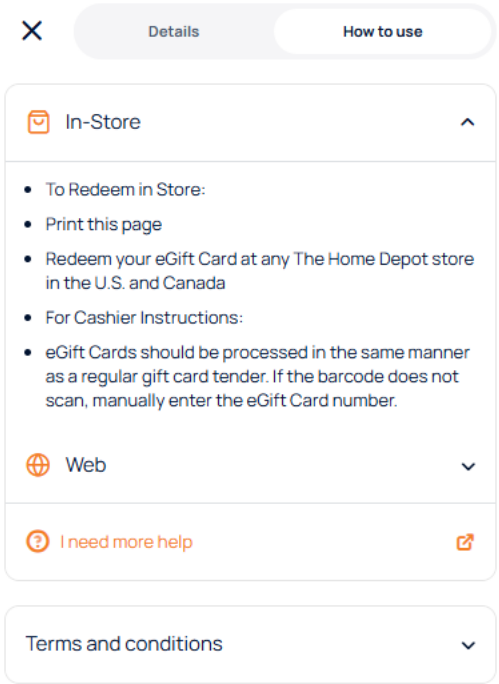
3. Select **Wallet**.



4. View and access available gift cards purchased.



5. Select the gift card to view gift card details, such as a barcode to scan or card number and pin, or instructions on How to use it in-store or online.

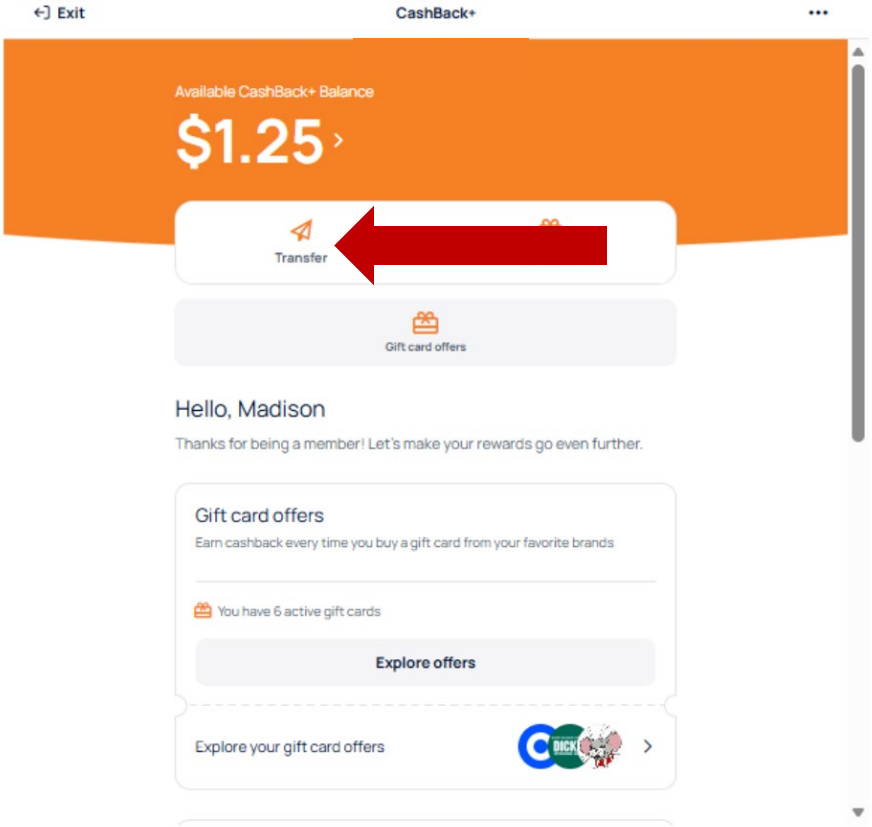


Please Note: Not all merchants provide updated gift card balances as they are used. Once you have used the gift card balance in total, you may archive the gift card, so it is no longer in your wallet.

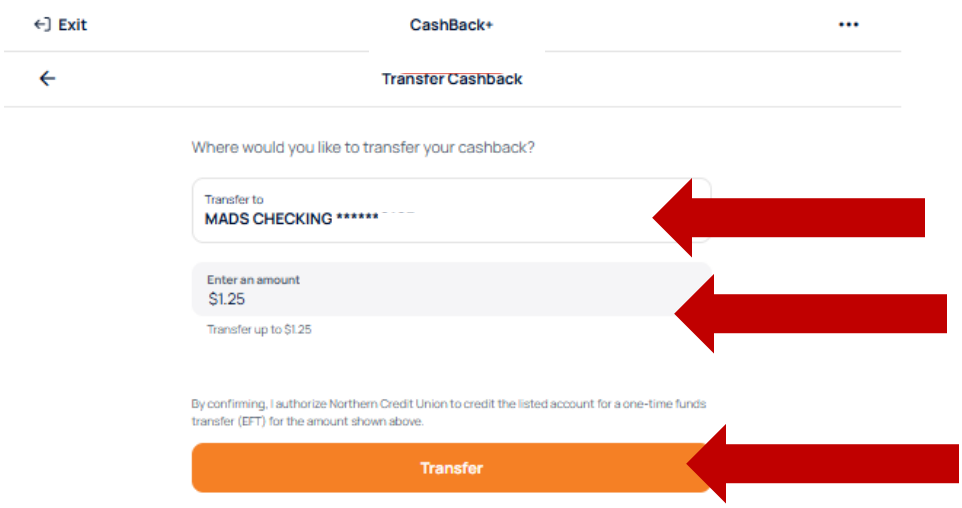
Use cashback earned towards another digital gift card purchase or transfer it to your account.

To transfer your CashBack+ balance to your account:

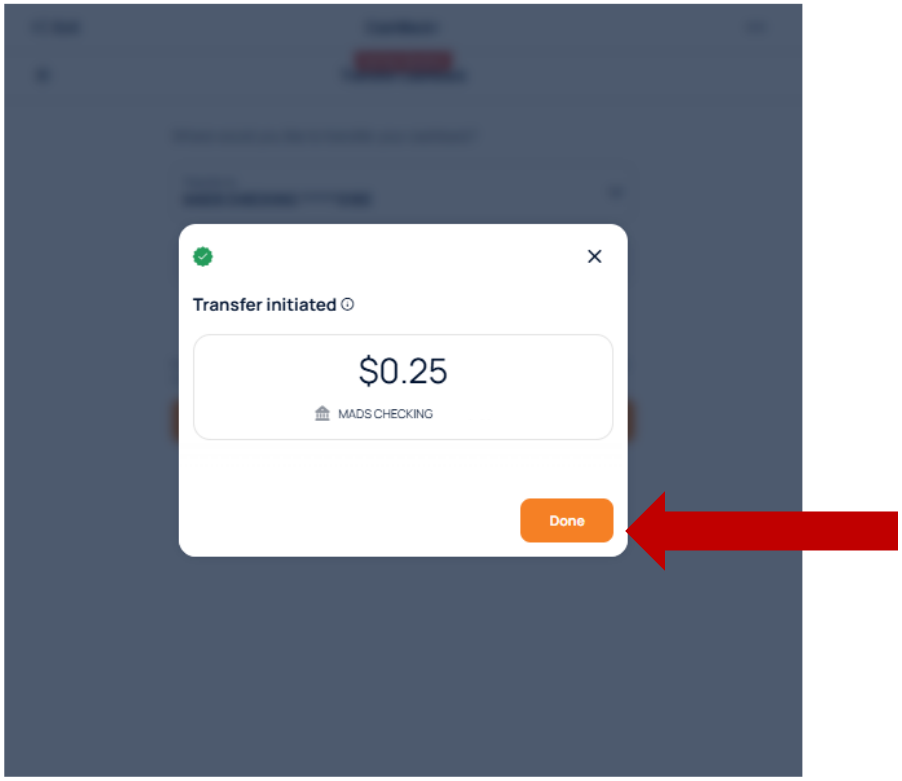
1. Access Cashback+ in Digital Banking.
2. Select **Transfer.**



3. Enter **Transfer Amount** or select **Use Full Balance.**
4. **Select** the **Transfer To** account.

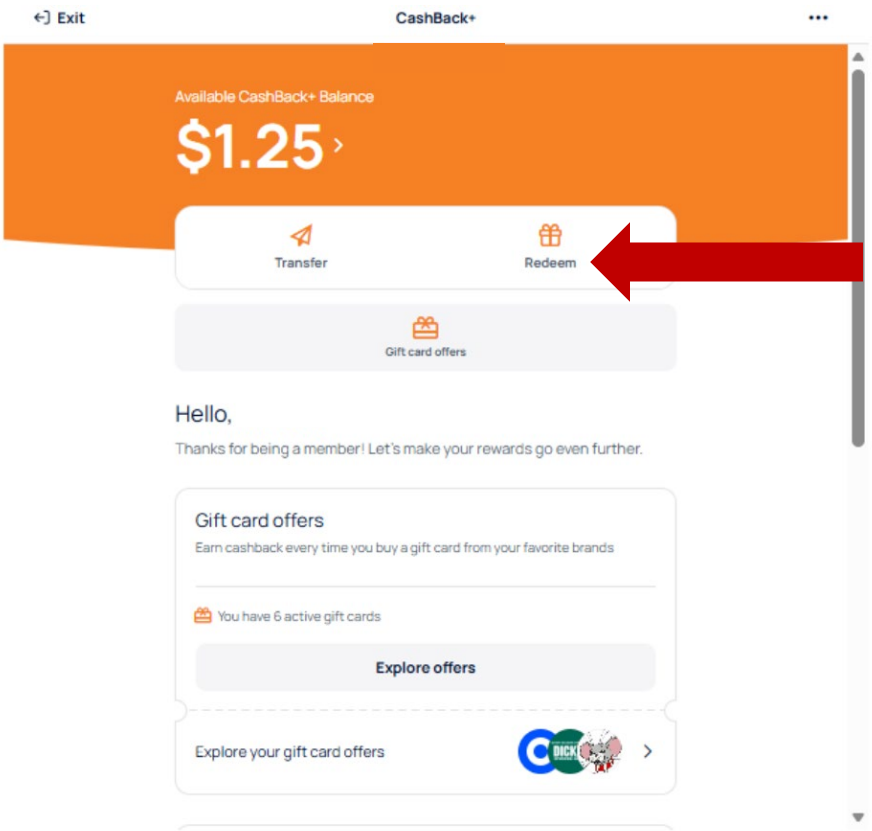


5. Click **Continue.**
6. **Confirm Transfer.**

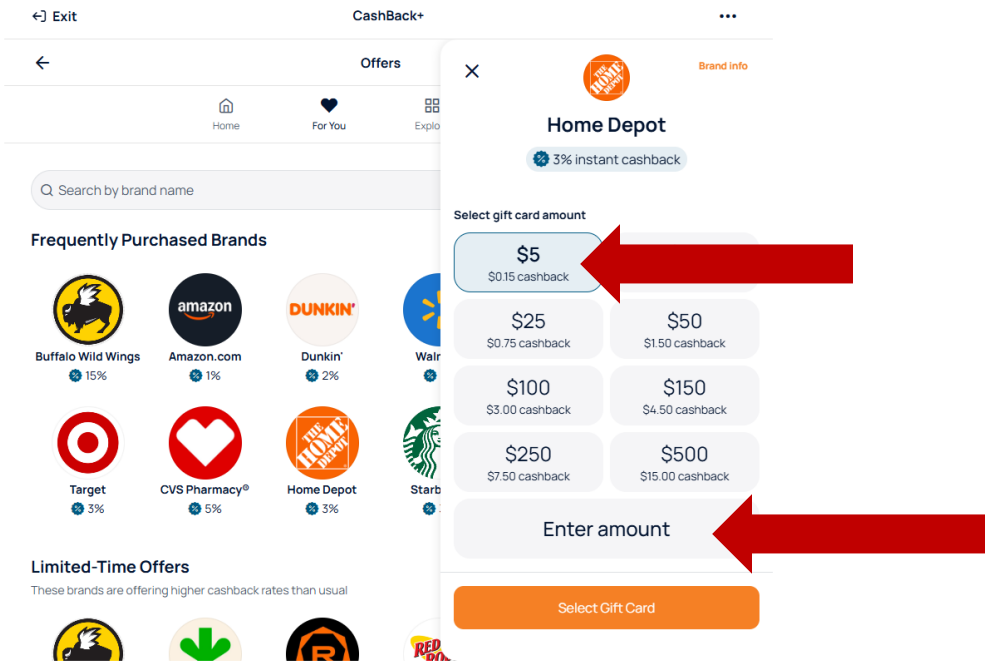


Use cashback earned towards another digital gift card purchase:

1. Access Cashback+ in Digital Banking.
2. Select **Redeem.**

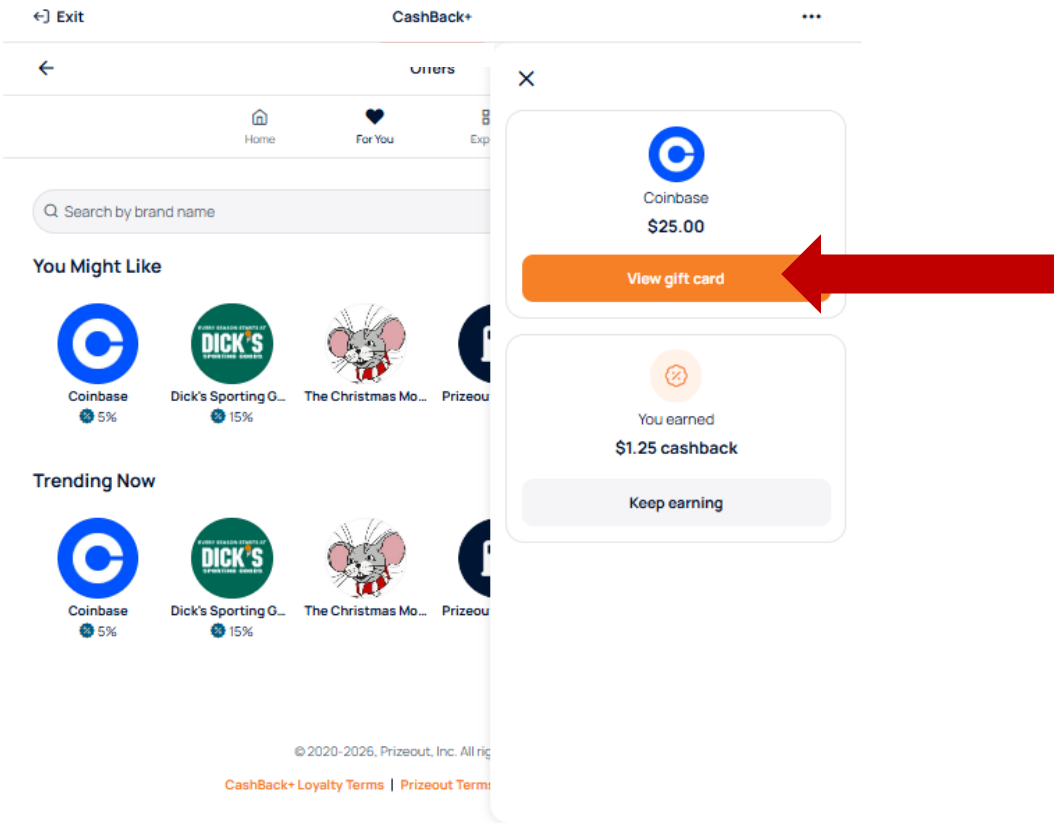


3. Browse participating brands and select your gift card merchant.
4. Select a pre-selected denomination of gift card or enter your cashback balance amount by clicking **Enter Amount.**



5. Select your funding account by clicking **Edit.**

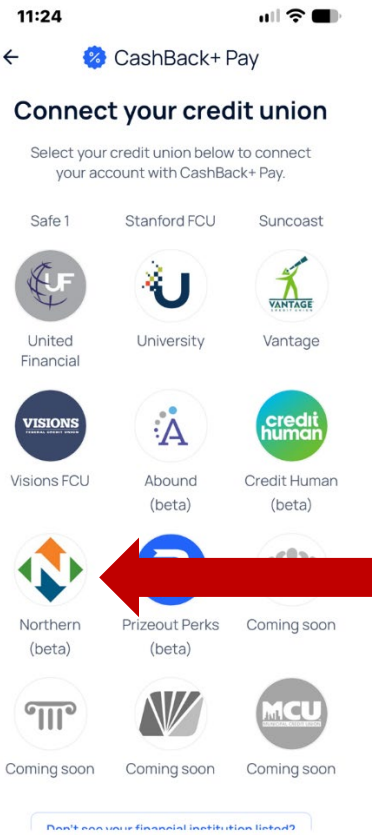
6. Then select **Confirm Purchase.**
7. Select **View Gift Card** to view details on how to use the gift card or access the code to scan the gift card in-store.



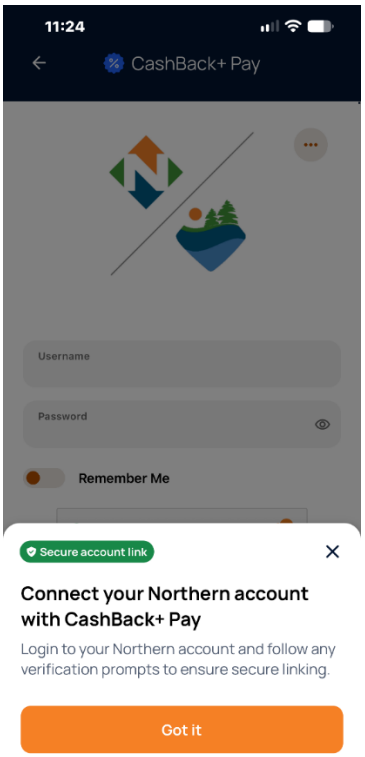
Want to buy a gift card for the exact amount of your purchase in-store?

Download the separate CashBack+ Pay app to earn cashback while shopping with participating brands in-store or online. The Pay app is most convenient in-store for purchasing gift cards for the exact transaction amount and earning cashback on money you are already spending!

1. Download the **CashBack+ Pay** from the Apple App Store or Google Play.
2. Once launched, select **Northern** from the list of participating institutions.



3. **Login** using your Digital Banking credentials.



4. Start browsing, purchasing, and earning!

Please Note: All earnings are consolidated into one balance, and all gift cards and features can be accessed from either Digital Banking or the CashBack+ Pay app.

In-Store: Open the app, choose the merchant, enter your exact purchase amount, buy a digital gift card, and present it to the cashier.

Online: At checkout, open the app and find the merchant. Enter your purchase total, pay using your connected credit union account, and earn instant cashback. You'll receive a digital gift card code to complete your purchase online.