



Kroger Family of Companies Rewards World Elite Mastercard®



FRESH BENEFITS

Coming in November 2021

As a loyal cardmember, you'll enjoy big savings on fuel and new cash back benefits through everyday spending. Use your Kroger Family of Companies Rewards Mastercard® to earn 5% cash back on mobile wallet purchases for the first \$3,000 spent in a calendar year,¹ 2% cash back inside the Kroger Family of Companies and 1% cash back everywhere else Mastercard® is accepted.²

SAVE BIG ON FUEL

AT KROGER FAMILY OF COMPANIES FUEL CENTERS

SAVE AN ADDITIONAL

25¢

PER GALLON OF FUEL

EVERY DAY!



Each time you redeem at least 100 Fuel Points at Kroger Family of Companies Fuel Centers in the first year and thereafter when you spend \$6,000 in a calendar year.³

GET UP TO 5% CASH BACK!

For every eligible net \$1 spent, cardmembers earn:

5% CASH BACK

on eligible net mobile wallet purchases for the first \$3,000 spent in a calendar year, then 1% thereafter¹



2% CASH BACK

Inside of our Stores*



1% CASH BACK

Outside of our Stores



Your cash back rewards will be tracked as Rewards Points. 1% cash back = 1 Rewards Point.



Redeem Your Rewards Your Way!

Watch your cash back add up as points. When you're ready, choose to redeem via your mobile phone with Real-Time Rewards on eligible Kroger Family of Companies purchases, a statement credit or a Kroger Family of Companies Gift Card!

1,000 Rewards Points = \$10

2,000 Rewards Points = \$20

2,500 Rewards Points = \$25

Frequently Asked Questions

Q. What are the benefits of my new Kroger Family of Companies Rewards World Elite Mastercard®?

A. Cash Back Benefit:

- 5% cash back (5 Rewards Points per net \$1 spent) on your first \$3,000 of eligible, annual mobile wallet purchases (includes Apple Pay®, Google Pay™, Samsung Pay, Garmin Pay™ and LG Pay®). After your annual spend is met, you will receive 1% cash back (1 Rewards Point per net \$1 spent) on eligible mobile wallet purchases through the remainder of the calendar year.
- 2% cash back (2 Rewards Points per net \$1 spent) on all qualifying Kroger Family of Companies purchases (including Kroger Pay). Purchases made at Kroger Family of Companies Fuel Centers do not earn Rewards Points.
- 1% cash back (1 Rewards Point per net \$1 spent) on all other eligible purchases.

Fuel Benefit:

In addition, the month after you spend \$6,000 or more in a calendar year with your Kroger Family of Companies Rewards Mastercard®, receive an additional 25¢ off per gallon at Kroger Family of Companies Fuel Centers each time you scan, redeem at least 100 Fuel Points and pay with your Kroger Family of Companies Rewards Mastercard® during the remainder of that year, through the following year and through the subsequent January.

Example: If you spend at least \$6,000 from January through July 2022, you will begin receiving an additional 25¢ fuel discount each time you redeem Fuel Points at Kroger Family of Companies Fuel Centers with your card by the end of August 2022, and you will continue saving the fuel discount through January 31, 2024. In 2023, if you spend \$6,000 during the calendar year, your 25¢ fuel discount will be extended through January 2025.

If your annual spend is less than \$6,000 in a calendar year, you will receive an additional 5¢ fuel discount at Kroger Family of Companies Fuel Centers each time you scan, redeem at least 100 Fuel Points and pay with your card.

Q. When will this change take place and what will happen to my existing Rewards Points?

A. This update will become effective in November 2021 and any existing earned Rewards Points will be transferred on to the new rewards platform at that time.

Q. When will I receive my final quarterly rewards mailing?

A. You can expect to receive your final quarterly rewards mailing in November 2021. This rewards mailing will pay out any rewards that you have earned as of your October statement cycle date. Any additional, unexpired Rewards Points will carry over to the new rewards platform.

Q. How much are my Rewards Points worth?

A. Every 1,000 Rewards Points earned will be worth a \$10 reward.

Q. What redemption options are available?

A. Once you have earned at least \$10 in rewards, you now have the option to redeem them for a statement credit, and when you enroll in Real-Time Rewards, you can redeem via your mobile phone on eligible Kroger Family of Companies purchases. You can also choose to receive a \$25 Kroger Family of Companies Gift Card once you have earned at least \$25 in rewards.

Q. Where do I go to select how to redeem rewards?

A. Beginning in November 2021, log into your online banking account and click on the Rewards tab to access the Rewards Center homepage. From there you will be able to choose how you would like to redeem your rewards. You can also enroll in Real-Time Rewards at this site and, once enrolled, you'll be able to instantly redeem earned rewards after making qualifying Kroger Family of Companies purchases. You will receive a text with the option to redeem if your rewards balance is at least \$10 and your Kroger Family of Companies purchase amount is also at least \$10. Reply to the text with "Redeem" to use your earned rewards as a statement credit for the purchase.

Q. Can I call in to redeem rewards?

A. Yes! If you prefer, feel free to call us at the number on the back of your card to redeem your rewards once you have earned at least \$10.

Q. Will my payment due date change?

A. No. Your payment due date will remain the same.

Q. Is there anything I need to do now?

A. No. Continue using your card as you do now and we will do the rest. In the meantime, feel free to call us at the number on the back of your card if you have any questions!

¹"Mobile wallet" is defined as the method of paying for a transaction by use of a mobile device (in a store, in-app or online) and includes Apple Pay®, Samsung Pay, Google Pay™, Garmin Pay™ and LG Pay®. If the transaction is an eligible mobile wallet transaction and an eligible cash back rewards category transaction, additional cash back rewards will only be awarded for the mobile wallet transaction types.

²Cash Back rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible for Cash Back rewards such as Advances, Balance Transfers, and Convenience Checks. Rewards expire after 36 months. Rewards are only available for redemption if your Account is open and in good standing. Rewards can be redeemed via a statement credit or Real-Time Rewards when you have earned a minimum of 1,000 Rewards Points (worth \$10). Rewards can be redeemed via Kroger Family of Companies Gift Cards when you have earned a minimum of 2,500 Rewards Points (worth \$25).

³Following completion of any introductory fuel offer, if applicable, your Account will be eligible for an additional 25¢ per gallon discount at Kroger Family of Companies Fuel Centers when you (1) spend \$6,000 annually in eligible net purchases and (2) redeem at least 100 existing fuel points earned in a single month. You must scan, redeem fuel points, and pay with your Kroger Family of Companies Rewards World Elite Mastercard® in order to receive the fuel discount. You must spend at least \$6,000 in a calendar year (or within the first 12 months after Account opening, as described below). Once the minimum spend is reached, you will be eligible to receive the 25¢ fuel discount starting within the next calendar month. The 25¢ fuel discount expires on January 31st and following that date, you will receive 5¢ off per gallon of fuel unless the previous calendar year's eligible net purchases on your Account totaled at least \$6,000 (in which case the 25¢ discount will continue for the remainder of the year). To be eligible for the first calendar year after the Account is opened, you must spend \$6,000 during the first 12 months that your Account is open. Eligibility for the second year (even if Account has not been open for 12 months), and future years, is determined on a calendar year basis starting January after the Account is opened. Not valid with any other fuel offer. Accumulation excludes taxes, office services, alcohol, tobacco, fuel, prescriptions and any purchases prohibited by law. Fuel discount effective at participating fuel center locations. Not valid in LA, MO or where prohibited by law. Purchases made at Kroger Family of Companies Fuel Centers do not earn Rewards Points. Please see store for fuel discount details and in-store spending requirements. **Selling or purchasing fuel points is prohibited.** Fuel redemption offer cannot be combined with any other discounts. **No discounts to dealers, wholesalers, or fleet programs. No cash back.** We may remove or remove you from the fuel program due to violation of these terms or due to fraudulent activity or suspected fraudulent activity. The creditor and issuer of this card is U.S. Bank National Association, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ©2021 U.S. Bank