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MARS | REWARDS LEARN MORE GET STARTED

# HOW DOES MARS REWARDS WORK?

We offer you the opportunity to earn cash using the MARS Rewards Program. Refer friends and family and use your MARS Rewards debit card to earn Rewards and Bonuses.

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### Expand your Galaxy and Earn Bonuses

Earn when you become a Star, your referred friends and family become Stars, their friends and family become Stars.

[Learn more](#)

### Rewards Status

Rewards Status is a monthly occurrence. Use your debit card 25 or more times during a month to attain Rewards Status for that month.

### Rewards from Debit Card Usage (DCU)

A DCU is a dip, swipe, tap or online purchase with your debit card. We encourage non pin based transactions to benefit the MARS Rewards Program.

### MARS Rewards App

Use the app to refer friends. Share your excitement and send them your referral link. And, track your DCUs to make sure you reach Rewards Status.


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## YOUR GALAXY'S POTENTIAL

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How much can you make in Rewards and Bonuses?  
Estimate your earnings by using the slider below to see the impact of referring Stars into the 1st Dimension of your Galaxy.

**6 Stars**  
in your 1st Dimension

**\$156.00**  
your monthly Rewards\*

**\$8,020.00**  
your total Bonuses\*

\*Calculations assume a complete Galaxy. See Galaxy for details.

[See Galaxy](#) ▼

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**DO LIFE WITH MARS REWARDS.  
GET PAID FOR LIFE.**

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# MARS REWARDS TERMS OF SERVICE

This document provides important information about the terms applicable to your MARS REWARDS program account. Please be sure to read carefully and retain for future reference. In this document, “you” and “your” mean each person who owns a MARS REWARDS account. “Our”, “us”, “we”, and “bank” mean Incommons Bank, N.A.

The MARS REWARDS program is made available to personal banking customers as a means of earning money by simply promoting the program to their friends and family who are not already customers of Incommons Bank. A MARS account holder (MAH) can earn money three ways in the MARS REWARDS program:

- Interest paid on your MARS REWARDS checking account balance.
- Debit card usage (DCU) rewards.

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- Interest paid on your MARS REWARDS checking account balance.
- Debit card usage (DCU) rewards.
- Bonuses paid for successful referrals.

## How a Galaxy is Formed


As you refer friends that become MAHs, your community or Galaxy begins to grow. MAHs in a Galaxy are referred to as Stars. Your referrals become Stars in the 1st Dimension of your Galaxy. Referrals of friends by the 1st Dimension Stars result in a 2nd Dimension of Stars when these friends become participants in MARS REWARDS. And so on for a 3rd and 4th Dimension. The MARS REWARDS program limits each Galaxy to 4 Dimensions. There is no limit to the number of referrals you may make or the number of your Stars. Every MAH can have 4 Dimensions in their Galaxy no matter when they become a MARS REWARDS participant.

If an existing Incommons Bank customer is referred and opens a MARS REWARDS bank account, that referral will not become a Star in your Galaxy, but they will become a MAH and can start growing their own Galaxy.

## How Rewards are Formed

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can start growing their own Galaxy.

### How Rewards are Earned

- MAHs are rewarded on a monthly basis based on the number of DCU transactions that have posted to their account during the monthly statement cycle. DCU transactions may take one or more banking days from the date the transaction was made to post to an account.
- The rewards amount is shown in Exhibit 1. The required number of DCUs to attain Rewards Status is shown in Exhibit 1.
- A MAH may receive additional Rewards, called Dimension Rewards, based on the activity of Stars in their Galaxy. A MAH receives a Dimension Reward equal to the total Rewards received by all Stars in their Galaxy.
- Dimension Rewards are not earned for any month during which Reward Status is not attained.
- Dimension Rewards not earned during a month are forfeited.


### How Bonuses are Earned

There are 3 types of Bonuses: Blast off, Referral and Dimension.

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### How Bonuses are Earned

There are 3 types of Bonuses: Blast off, Referral and Dimension.

- Blast Off Bonus:** You qualify and earn the Blast Off Bonus the first time you reach Reward Status.
- Referral Bonus:** You qualify by referring a Star. You earn the Referral Bonus when Rewards Status is attained during or after the month you qualify for the bonus.
- Dimension Bonus:** You qualify when a Star is added to the 2nd, 3rd or 4th Dimension of your Galaxy. You earn the Referral Bonus when Rewards Status is attained during or after the month you qualify for the bonus.

If Referral and/or Dimension Bonuses go unearned during a month, they are carried over until Reward Status is attained in a subsequent month. Blast Off, Referral and Dimension Bonus amounts are shown in Exhibit 2.

### Referral of Existing Customers

If an existing Incommons Bank customer is referred and opens a MARS REWARDS bank account, the existing customer will not become a Star in your Galaxy, but will become a MAH and can start growing their own Galaxy. Bonuses will not be earned by the referring MAH or

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enter the program as a new referral from another MAH.

### Change or Cancellation

The MARS REWARDS program may be cancelled at any time. Rules may be changed at our sole discretion. If there is a program change, existing MAHs, on a prospective basis, and those becoming MAHs after the system change will be treated alike. Earned Bonuses and Rewards will be paid at the rates in effect at the time they were earned. A rule change may create some inconsistencies during the month of change or in the month following a change. These inconsistencies will be resolved at our sole discretion.

### Information Privacy

When a MAH refers you and you open an account, we will not tell the MAH that you opened an account or provide the MAH with any of your personal information. However, it is possible they will know you opened an account when they receive their bonus if you are the only person they referred. If you are their only star, they could know your DCU count each month. Also, when you refer friends, they will know that you have an account with the bank.

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### Indemnity

MAHs agree that we shall not be held liable to them for any act done or step taken or omitted by any consumer they refer or by us except in the case of our gross negligence. MAHs agree to hold us harmless against any and all claims, controversies, losses, liabilities, suits, judgments, costs, expenses, including attorney's fees, at any time incurred in defending against any claim or controversy asserted by any third party relating to the MARS REWARDS program provided, that any such claims, controversies, losses, liabilities, suits, judgments, costs and expenses were not the result of our gross negligence.

### Arbitration

All disputes which cannot be resolved between the parties shall be resolved individually, without resort to any form of class action, exclusively through arbitration in accordance with the American Arbitration Association consumer rules. Such arbitration shall take place in a county where we have a physical location.

### Disclaimer

Reward and Bonus results may vary, depending on the activity of the MAH's Galaxy. Program

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### Disclaimer

Reward and Bonus results may vary, depending on the activity of the MAH's Galaxy. Program rules may be changed by us from time to time upon proper notice. **We make no warranty of any kind, either express or implied, with respect to participation in MARS REWARDS. We disclaim any and all implied warranties of the merchantability and fitness for a particular purpose.**

### Terminology

**MAH** = MARS account holder  
**Star** = an individual MAH in a Dimension  
**Dimension** = A level  
**Galaxy** = MAH + Stars in Dimension 1 through 4  
**DCU** = Debit Card Usage (Anytime your debit card is used to make a purchase including but not limited to a dip, swipe, tap or online purchase.)  
**Rewards** = payout from DCUs  
**Bonuses** = payout from referrals

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**Rewards** = payout from DCUs  
**Bonuses** = payout from referrals  
**Rewards Status** = MAH payout status after surpassing the 24th DCU threshold.

### Exhibit 1

DCUs Made by	Rewards Payout to MAH	
	Pre-Rewards Status (0 - 24 DCU)	Rewards Status (25 DCU - Infinite DCU)
Dimension 0 - Rewards (MAH)	\$0/DCU	\$.010/DCU
Dimension 1 - Dimension Rewards	\$0/DCU	\$.010/DCU
Dimension 2 - Dimension	\$0/DCU	\$.010/DCU

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Dimension 3 - Dimension Rewards	\$0/DCU	\$.010/DCU
Dimension 4 - Dimension Rewards	\$0/DCU	\$.010/DCU

**Exhibit 2**

Types of Bonuses	Bonuses Payout to MAH
Dimension 0 (MAH)- Blast Off Bonus	\$40 One Time Bonus
Dimension 1 - Referral Bonus	\$40/Star
Dimension 2- Dimension Bonus	\$10/Star

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Dimension 3- Dimension Bonus	\$5/Star
Dimension 4- Dimension Bonus	\$1/Star

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# YOUR GALAXY'S POTENTIAL

How much can you make in Rewards and Bonuses?  
Estimate your earnings by using the slider below to see the impact of referring Stars into the 1st Dimension of your Galaxy.

6 Stars  
in your 1st Dimension

\$156.00  
your monthly Rewards\*

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in your 1st Dimension

your total Bonuses\*

\*Calculations assume a complete Galaxy. See Galaxy for details.

See Galaxy

### What is a Complete Galaxy?

A Complete Galaxy means everyone down to your 4th Dimension has the same number of Stars (i.e. referrals). This chart is an example of a 6-Star Galaxy. **All YOU need to do is refer 6 people**, and we'll assume those same people referred 6 people each and so on. Even if everyone referred just one Star per month, in as soon as 24 months you could have 1,555 Stars in your Galaxy!

In this example, we are assuming each Star will earn Rewards for 10 DCUs per month, and each DCU gets you

6-STAR GALAXY		
You		1
1st Dimension Stars	(6x1)	6
2nd Dimension Stars	(6x6)	36
3rd Dimension Stars	(6x36)	216
4th Dimension Stars	(6x216)	1296
<b>TOTAL STARS IN GALAXY</b>		<b>1555</b>



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# OPEN AN ACCOUNT

Have we got your attention? Great! Let's get you started on earning money with your Free MARS REWARDS Bank account!

**Apply with your unique MARS REWARDS referral link!**

To open a MARS REWARDS bank account, **you must apply using the unique referral link that you received from an existing MARS REWARDS User.**

MY MARS REWARDS REFERREL LINK

MyMARSMoney.com/open/  **OPEN MY APPLICATION**

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**that you received from an existing MARS REWARDS User.**

MY MARS REWARDS REFERREL LINK

MyMARSMoney.com/open/  **OPEN MY APPLICATION**

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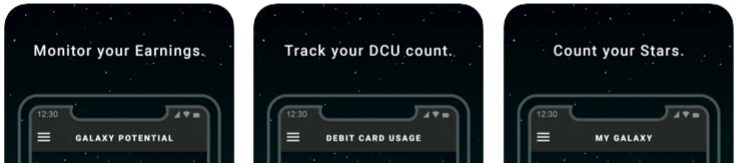
## App Store Preview

This app is available only on the App Store for iPhone.



**myMARSmoney** 4+  
Do Life. Get Paid.  
[Incommons Bank](#)  
Free

### iPhone Screenshots




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## App Store Preview



Build a monthly income stream to simplify your life. Spend money, refer friends, get PAID.

MARS REWARDS pays you for debit card usage and referrals giving you the opportunity to achieve more financial FREEDOM. As your network of friends grows, so does your earnings!

The MARS REWARDS app is essential in supporting your efforts in growing your network and ultimately achieve financial FREEDOM.

The app shows your:

- Earnings
- Star Count
- Debit Card Usage (DCU)

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## App Store Preview

Debit Card Usage (DCU)

- Dimensions
- History

The MARS REWARDS app makes it simple to invite your friends by giving you access to your own unique referral code!

Haven't opened a MARS REWARDS account yet? Do so NOW at myMARSmoney.com!

Already a MARS REWARDS account holder? Be sure to:

- Download the MARS REWARDS app to watch your earning grow!
- Use your MARS REWARDS debit card when making everyday purchases.
- Refer friends and family to this EXTRAordinary program.

Love the app? We would love to hear from you in the reviews section!

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### What's New

Minor UI updates.

[Version History](#)  
Version 1.0.5

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### Information

Seller	Incommons Bank National Association
Size	57.7 MB
Category	Finance
Compatibility	Requires iOS 11.4 or later. Compatible with iPhone, iPad, and iPod touch.
Languages	

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## App Store Preview

Compatibility Requires iOS 11.4 or later. Compatible with iPhone, iPad, and iPod touch.

Age Rating	4+
Copyright	© 2020 Incommons Bank
Price	Free

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### Supports

**Family Sharing**  
With Family Sharing set up, up to six family members can use this app.






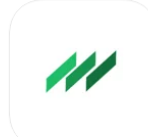
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