

Anytime Rewards



What is Altra's Anytime Rewards?

Altra's Anytime Rewards is a program in which you earn rewards by using your Altra eligible card to pay for qualifying merchandise and services. Anytime Rewards is available to all Altra card holders ("Cardholders") who have an Online Banking account. Through this program, you'll receive targeted offers to receive cash back on purchases based on how you actually shop. There is no limit to the money you can earn. So, the more ways you use your Altra card, the more offers you can receive and the more money you can earn.

Do I have to enroll to earn Anytime Rewards?

No, you do not have to enroll or sign up for the program. Anytime Rewards will automatically be made available to all Altra customers with an eligible card and Online Banking access.

Is this program free?

Yes, this program is free! There is no cost associated with the Anytime Rewards program. This new rewards program is just another benefit of using your Altra card.

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers.

How do I earn rewards?

To receive rewards, you need to first click the offer in your Online Banking transaction history page. Once you click on it, the offer is activated. When you visit that merchant, simply use that card to pay for the transaction. Generally, no coupons are needed for in-store purchases, making it even easier to earn rewards. Some online offers require that you shop directly through a link provided in the offer. Clearly marked online redemption codes may be needed for offers at online stores.

Where do I go to see offers?

Offers are located in your Online Banking transaction page underneath relevant transactions. Offers can also be found in an alternative location sidebar in the Online Banking page. New offers will be labeled as New Offers until you click to activate them. Once clicked, an offer is labeled as an Active Offer. All offers can be viewed at one time by going to the Anytime Rewards summary page. This page includes all offers received, activated and redeemed, including details for each offer.

When do I receive the cash for the offers I redeem?

Your Anytime Rewards rewards will typically be deposited to your account the month after you redeem the offer. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. For example, any rewards you redeem in the month of December will be credited to your account at the end of January. If you'd like to see the offers you have redeemed or the total value of the offers you have redeemed, please visit the Anytime Rewards summary page in Online Banking.

How long do I have to redeem an offer?

Each offer has an offer period that was set by the merchant. You must redeem offers by the expiration date. The expiration date can be found in the offer details section after activating the offer.

Do I need to use a coupon or code to earn rewards?

Generally, you do not need a coupon or code to redeem the offers. In most cases you just use your Altra card to pay for the purchase specified in an offer. Some online offers may require you to shop directly through a link provided in the offer, or to enter a redemption code, but such requirements are clearly communicated in the offer.

Can I use a merchant's coupon for this offer?

Yes, as long as the amount paid with your card meets the requirements of the offer after the coupon or discount is applied. For example, if the offer requires a purchase of \$20, the amount of the purchase after the discount must be at least \$20.

Is sales tax included in the amount for offers that have minimum purchase requirements?

Yes. The minimum amount includes the sales tax for that purchase. For example: if an offer requires you to spend \$40.00 to qualify and you spend \$38 plus \$2.28 sales tax (\$40.28), your purchase is qualifying.

I had an offer that expired yesterday, can I still get it?

Unfortunately, no. Once an offer has expired there is no way to retrieve it. Please view all offers and expiration dates on the Anytime Rewards summary page.

Someone I know received an offer that I want. How can I receive that offer as well?

Each offer received through Anytime Rewards program is based on how each individual cardholder shops, so the offers you receive are relevant to you specifically. Since everyone's transaction history is different, there is no way to get someone else's offer unless you have the same transactions as that cardholder.

Can I use any of my Altra cards to earn Anytime Rewards rewards?

You have to use the Altra card that is associated with the account that received the offer to earn Anytime Rewards rewards.

I have a card for my Savings account. Why don't I see Anytime Rewards offers in my Savings transactions?

Only Altra's eligible accounts are qualifying to receive Anytime Rewards rewards. Savings accounts are not eligible, even if they have a card linked to them.

If I have more than one account will I see the same offers on both accounts?

Offers are matched on an account level, based on the purchases made with the Altra card for that account. If you make different purchases from different accounts, you will see different offers in those accounts. You must use the Altra card connected to that account to redeem the offers for that account.

My husband and I have two cards for the same account. How does that work?

Anytime Rewards offers apply to the account, so purchases made with either of your cards would qualify.

I am opted in to receive offers. Why have I not been receiving any? (Why don't I have any offers?)

Offers are based on how you currently shop to ensure the offers you receive are relevant. If you seldom use your Altra card, you may not receive any offers until you start to use your card more. The more you use your Altra card, the more chances you will have to receive relevant offers!

You may not be receiving any offers because you accidentally signed out of the program. If you cannot access the Anytime Rewards summary page you are not enrolled in Anytime Rewards. Call Customer Service to be opted back in.

What if I do not want to receive offers?

You can opt out by clicking on the "Stop Receiving All Offers" link within Online Banking. This link can be found either above the sidebar of the Account History page or in the upper right on the Anytime Rewards summary page. If you opt out of Anytime Rewards but later change your mind, you can opt back into the program by clicking on the opt in link that is presented or by contacting Altra Customer Service.

Will I still earn rewards if I opt-out?

You will not earn any new Anytime Rewards rewards after opting out, but any rewards earned prior to opting out will be deposited into your account according to the normal schedule.

If I closed my account before receiving my reward, do I still receive the deposit?

A1. If you close the account before a reward is deposited, the reward will not be received.

A2. If you close the account before a reward is deposited, but have another account open at Altra, you may receive the deposit into the account that is still open.

Who do I call if I have a question?

Should you have any questions, please call the Member Contact Center at 608-787-4500 or send an e-mail to info@altra.org.