

WESAVE FREQUENTLY ASKED QUESTIONS

General Questions

What is WeSave?

WeSave is a leading online savings network provided exclusively to the employees of the nation's state governments. WeSave provides a no-cost (FREE) discount savings program designed for an exclusive workforce - public employees at the state and local government level. WeSave uses an online website to deliver coupons from local retail merchants, special deals from the most popular national brands, and an online shopping mall with over 1,000 merchants offering discounts and special promotions. State employees can join the WeSave program at no cost to the employee or the state to receive discounts, print coupons, and enjoy special promotions, giveaways, and exclusive rewards.

The Office of Administration has entered into an agreement with WeSave to strengthen and increase the financial health of state employees, encourage Missouri's economic growth; and to express appreciation to state employees for their dedication to public service.

How does the program work?

Once employees complete the online registration process at www.WeSave.com, they can access WeSave Missouri's website to find special savings from Missouri merchants (usually through printable coupons), special offers from national merchants, and can shop online using WeSave's online shopping mall. The online mall allows employees to access hundreds of other merchant's websites (like Wal-Mart, Best Buy, Home Depot, etc.) to purchase items they need or want while earning cash back on their purchases (paid out in a check mailed to the employee once at least \$10.00 in cash back dollars are accrued). Employees can monitor their cash back accruals through the WeSave website.

Are there other reasons to consider participating in WeSave?

As an added value, employees who use WeSave's online shopping mall will be helping others via a 1% "cash back" donation from their online purchases to the Missouri State Employees Charitable Campaign. This 1% donation from WeSave will not affect or reduce any discount or cash back reward associated with the employee's online shopping mall purchase. The 1% donation to the Charitable Campaign will be based upon the total amount of all WeSave Missouri Shopping Mall purchases; and will be calculated and paid out to the Charitable Campaign by WeSave on a quarterly

basis. All money will go into the general campaign fund. Employees will not have a mechanism to donate to a specific charity. All taxes, fees, or other charges, if any, will be the sole responsibility of WeSave. By awarding the 1% donation, the State of Missouri, and its employees are not responsible for any liability or damage due in whole or in part to the award, acceptance, possession, and use or misuse of any donation from participation in the Campaign.

Can I recommend a Missouri merchant to become part of WeSave?

Yes. Along with many national vendors, WeSave will be contacting Missouri merchants to provide discounts on a variety of services and products. Any employee who activates their WeSave membership can recommend local merchants they would like to see in the program using WeSave's "Help Us Help You" link.

Can I shop with WeSave at work?

Employees should not shop during working hours. Employees should visit the WeSave website at home, when they are away from work, during the evening, or on the weekend.

Can I use my state email address to register with WeSave?

No. The use of state email is reserved for state business. Consequently, employees who elect to register for WeSave will be requested to provide a personal email address. WeSave will use email to communicate information about WeSave promotions, special savings events, and other information to the employee. WeSave will provide links employees can use to obtain a free email address as part of the registration process.

If I'm traveling to another WeSave state, can I access savings offered from merchants in those states?

Yes. Because most of WeSave's discounts are national and online offers, those discounts all appear on every state's sites. However, there will be specific state offers. To find offers in the state you are traveling to log in as normal, then click on the deals tab, select the category of interest and enter the zip code for the area of the state you will be visiting.

Can my immediate family benefit from my participation in WeSave?

Yes. While each employee who registers with WeSave will have a unique membership number, it does not preclude the employee from shopping for household items, gifts and other necessities that benefit all family members. It will be the employee's responsibility to ensure WeSave information and access is used appropriately.

If my spouse is also a state employee, can we both register for WeSave?

Yes. Each state employee who would like to participate in the WeSave program can register to receive his or her own membership number.

Who can participate in WeSave?

Any full-time, part-time, or seasonal employee in good standing with their respective agency may participate in the WeSave program. Individuals employed by the State on a contracted basis are not considered to be state employees, and are not eligible to participate.

Is personal information sold to allowed access by merchants or others?

No employee information obtained by WeSave can be sold or provided to other merchants or individuals. Additionally, data back-up and security are critical to WeSave's success. All data related to the WeSave website, membership information, and merchant information is stored in an online database housed on secure servers, heavily encrypted using Secure Socket Layer (SSL) technology using industry standard firewalls and backup systems. Data access is restricted to only those WeSave employees and contractors as necessary to carry out their duties. All WeSave employees and contractors that have access to confidential data are subject to confidentiality agreements that restrict disclosure of any confidential information.

WeTravel – Vacation Savings Plan:**What is WeTravel?**

WeTravel is one of the most innovative travel related employee benefit available in the marketplace. WeTravel offers a wide variety of travel products at the guaranteed lowest price; and reward points for purchases (in addition to any other airline/hotel rewards). Members have the option to contribute to a Vacation Savings Plan (VSP) on a monthly basis to budget for future vacations, and earn additional bonuses on contributions.

What are the benefits of a Vacations Savings Plan (VSP)?

Members earn a 3% bonus for all contributions between \$30 and \$50 per month, and a 5% bonus for monthly contributions greater than \$50. Example: A \$100 per month contribution would add \$105 (\$100 contribution plus \$5 bonus) each month to a member's VSP for use on travel purchases through WeTravel. Funds can be used to purchase anything from; flights, hotels, cruises, resorts, car

rentals and vacation packages at guaranteed lowest prices. Funds are 100% combinable with already discounted rates and rewards made available through the WeTravel site.

How does the WeSave VSP Work?

Members/employees contribute \$10.00 or more each month using their debit/credit card. Members can change their monthly amount as needed through their WeSave account. Funds are automatically transferred to their WeTravel savings account, accessible through WeSave, on the 18th day of each month, and are immediately available for use within the employee's Vacation Savings Plan account. Travel purchases using VSP funds are made through the WeTravel Concierge over the phone. Members can also browse offers online, or have the Concierge help them find the best price!

How do I sign up to be a member of WeTravel?

Login to your WeSave account, or create an account if you don't have one yet. Every WeSave member automatically gains access to WeTravel through the Travel Tab, on the right side of the main navigation bar. For members who would like to start a Vacation Savings Plan:

- Click on the "Deals" Tab
- Click on the "Travel & Fun" Category
- Browse to "Vacation Savings Plan"
- Click on Products
- Go through the shopping cart to set up your monthly contribution!

If I decide not to use the money in my account toward vacation, can I withdraw cash saved? If so, is there a penalty?

Members/employees who decide not to use their account for travel may withdraw their contribution less the travel matching earned to date. However, a 10% penalty on the amount withdrawn will be imposed. Example: \$100 contributed with a \$5 bonus for a total of \$105 in a member's account. The member would be able to withdrawal \$90 (\$105 - \$5 bonus - \$10 penalty).

What is the minimum amount I could contribute to my Vacation Savings account?

\$10.00 a month.

If I change employment will I be able take my Vacation Savings account with me?

Yes, your savings account can be transferred to a commercial status account and funded via credit or debit card. Matching contributions, bonus and rewards may be lower as contributions, bonuses and rewards are based on your employer affiliation.

Can spouses share accounts if they are both WeSave members?

Yes, but both husband and wife must set up a separate account first. Only after both accounts are set up can the two be merged. This will allow both spouses to receive matching monies for their individual contributions.

Other WeSave Technical Questions:

Today I created my WeSave account, but now I can't log in. What is the issue?

You must verify your registration by checking your email account and clicking on the link in the verification email sent to you from WeSave.

I attempted to recover my Username or Password from WeSave.com, yet I received a message stating that my email address was not in the system. I receive emails from WeSave through that same email address. What is the issue?

You may have not created your Username or Password. Please go to WeSave.com and click on the "Existing WeSave Member" link to create your Username and Password. You will then receive an email from WeSave asking you to verify your account. Once you have verified your account you will be able to sign in with your new username and password.

How do I update my account information such as: name, home address, and email address?

Log in to WeSave.com and click on the "My Account" link in the top right hand corner of the page. Click on the yellow plus sign (+) beside of the information you want to update. Update your information and click "Save".

How can I change my password?

Log in to WeSave.com and click on the "My Account" link in the top right hand corner of the page. Click on the yellow plus sign (+) beside "Change Password". Enter your current password, new password, confirm new password, then click "Save".

Can I change my username?

Once you have created your username, you cannot change it.

How can I change my security Question and answer?

Log in to WeSave.com and click on the "My Account" link in the top right hand corner of the page.

Click on the yellow plus sign (+) beside "Security Question/Answer". Update your question and answer then click "Save".

How can I opt-in for WeSave's bi-weekly emails?

When you create a WeSave account you have the option to opt-in for WeSave's bi-weekly emails. If you did not opt-in at that time, you can do so by logging in to WeSave.com and clicking on the "My Account" link in the top right hand corner. Find the heading "Email Settings" and click on the yellow plus (+) sign to the left of the heading. Your email address will be displayed as "Current/Verified Email". If that is the email address you want bi-weekly emails sent to, then click on the link that reads "click here". You are now subscribed to WeSave's bi-weekly emails.

How can I opt-out of WeSave's bi-weekly emails?

Log in to **WeSave.com** and click on the "My Account" link in the top right hand corner of the page. Find the heading "Email Settings" and click on the yellow plus (+) sign to the left of the heading. Your email address will be displayed as "Current/Verified Email", which is the email address you are receiving WeSave's bi-weekly emails. Click the "unsubscribe" link. You have now unsubscribed from WeSave's bi-weekly emails.

I received an email from WeSave asking me to verify my account, but when I clicked on the link to confirm it, I received an error message saying the validation code provided appears to be invalid or expired. However, I did not verify my account. What does this mean – do I still need to verify my account?

WeSave occasionally receives a high volume of registrations. To ensure that all accounts are accepted as quickly as possible, WeSave manually checks enrollments on a nightly basis and when needed, verifies the account to avoid congestion on their server. When this occurs, the validation code is accepted by the system and consequently cannot be reused. This can generate an error message if/when someone attempts to verify their account as instructed. In these instances, your account has been verified by WeSave. However, anyone who would like to confirm that their registration has been validated may contact WeSave's customer service desk.

I created and verified my WeSave account. However when I tried to log on to begin shopping I received an error message. What does this mean?

After receiving verification from WeSave you do not have to take further action. The WeSave Missouri site will become fully active the week of August 16. At that time you will be able to log in to your account and start saving.

Do you have other questions?

Contact customer service by emailing help@wesave.com, or call 866-987-2833 ext 105.