

# CM Credits FAQ

## USING CM CREDITS

- **Will all my current Account Credits migrate to CM Credits?**

Yes. At the time that CM Credits launch, any Account Credits you have that have not expired nor been redeemed will be migrated to CM Credits with the corresponding expiration date(s).

- **Is there a minimum amount of CM Credits I can redeem on an order?**

No. You can redeem any value to the penny of your CM Credits up to a maximum of \$100 per order. And you will be reminded in your cart if you have CM Credits, so use them right in the cart if you have them!

- **Why is there a maximum amount of CM Credits redeemable with an order?**

The maximum amount of CM Credits that can be applied to an order matches the maximum amount of credits that can be applied to an order when using Account Credits. CM needs to ensure that we can create earnings and promotions that are beneficial to you but also long-term sustainable for CM as a business.

- **How will promotions and shipping rate be determined?**

Like today with Account Credits, shipping rates will be calculated off the subtotal prior to CM Credits applied, less any non-shippable items (digital downloads). And like today, the subtotal amount counts toward the eligible promotion — not after CM Credits are applied. It is a win-win.

- **Can I apply a coupon code for a discount or promo product and apply CM Credits to an order?**

Speaking of win-win, YES.

- **Can we use CM Credits on Advisor Join sign-up orders or renewal orders?**

No. But they can be applied to digital-only orders.

- **How will I be informed about CM Credits transactions?**

The system will send you an email as long as you are opted in for these communications on your My CM Credits page of your account.

- **How is sales tax calculated?**

Sales tax is calculated after CM Credits are applied. This matches the same behavior as Account Credits today.

## SHARING CM CREDITS

- **Can I send any of my CM Credits to other Advisors or customers?**

Yes. Sending CM Credits requires a minimum of \$10 in CM Credits. All shared CM Credits need to have an expiration date greater than 31 days.

- **Can customers share CM Credits?**

No. Customers can receive CM Credits but cannot send CM Credits. Sending CM Credits is a perk specific to Advisors to incentivize customers and team members to order or to take action.

- **Why do the CM Credits I send to customers or my team get an expiration date of 31 days applied?**

Like you, CM wants your customers and team members to act soon upon receiving your gifted CM Credits.

- **What will my customer or Downline see when I send my CM Credits to them?**

Only customers who have a Creative Memories website account can receive CM Credits. Once CM Credits are sent:

- The recipient will get an email notification of the credits and see a CM Credits transaction added to their Creative Memories account on their My CM Credits page once they are logged in to the website. It will include the name of who sent the CM Credits to them and will show the 31 days expiration date calculated from the date the CM Credits were sent.
- The giver (you) will see in your transaction table the name of the account you sent the CM Credits to.

- **Is there a maximum amount of CM Credits I can send?**

No. There is only a minimum of \$10 and the CM Credits you send must have an expiration date greater than 31 days. After those requirements are met, you can send any amount to the penny.

- **Can I share my CM Credits from my U.S. account with a Canadian or an Australian account?**

No. CM Credits are not transferrable cross-border.

- **What about the Account Credits I already shared?**

After the migration of Account Credits to CM Credits, you will be required to resend any shared Account Credits that have not been redeemed nor expired as CM Credits. Visit your My Achievements page to verify. If the Account Credits you sent were redeemed, they will show as "Yes" under the Redeemed column. Those do not need to be resent as CM Credits. If the redeemed column shows "Converted to CM Credits," those will need to be resent to the person you shared them with. You will need to have referenced under the "Gifted to" column who you shared them with to know who to resend them to as CM Credits.

## EARNINGS AND CM CREDITS

- **Am I issued an earning record on earned CM Credits?**

Only Advisors are issued earning records for the issuance of CM Credits. Like Account Credits, they are considered earnings (1099-MISC for U.S.) when a business behavior is rewarded. Note: Birthday CM Credits and Customer Service gestures are not considered earnings (not considered for 1099-MISC for U.S.).

- **Do CM Credits count toward my rolling Account Balance?**

No. Like Account Credits today, the amount that goes toward your Account Balance and is considered commissionable is the amount less CM Credits.