



## Product loyalty programs that pay

Brand rewards clubs let you rack up goodies while doing what you love to do—shop! Retailers and brands are looking for your repeat business, and they're willing to pay for it by giving you freebies and discounts. The trade-off is that those programs take some work, and you have to give your e-mail address or other contact info.

(If you're worried about getting spam, you can open a separate account for those programs.) But if you're already a loyal customer, it can pay to sign up.

Chances are you already have a bunch of store rewards cards. Supermarkets pretty much all offer them. Other retailers such as Best Buy,

JCPenney, Sephora, and Starbucks have gotten into the act with loyalty programs that can net you free and discounted products. For example, Starbucks will give you a free drink for every 15 you buy with your Gold Level Card, and all cardholders get free Wi-Fi access for up to 2 hours every day.

Programs for individual brands work pretty much the same way: The more you buy, the more discounts and perks you earn. Manufacturers make it easy to collect rewards. They print codes on their products that you enter online (or even via your phone); those codes turn into points that you

can redeem for rewards. The chart at right includes examples of programs and a sampling of what you can get. Just be sure to read the fine print: Some programs carry inactivity penalties and some limit the points you can claim per week. Programs can end anytime, so enter codes and redeem as you go so that you won't be left holding unredeemable points. And some require you to validate your codes, especially for big prizes, so hold on to caps and labels (see program rules for how long).

One thing to remember about supermarket rewards programs is that you can save big on this week's specials,

but it's easy to blow all of your savings buying other higher-priced items while you're in the store. Consumer advocacy groups have found that some supermarkets' "discounts" look like such a great deal because their prices are high to begin with. Bottom line: Taking the time to compare prices could save you more than reward programs, so shop around.

Here's another good tip: If you're still lugging around those key ring tags and wallet cards, combine them. The free KeyRingThing.com service will create one card for all of your rewards programs. Another new option is the CardStar app for iPhone. It puts all of your card info into your phone, which cashiers can scan to save you money.

PROGRAM	WHAT YOU BUY	WHAT YOU DO	WHAT YOU GET
<b>PAMPERS GIFTS TO GROW</b> <i>en.giftstogrow.pampers.com</i>	Newborn Swaddlers (12 pts), Splashers Swim Pants (24 pts)	Enter codes online	<b>\$3 coupon</b> (150 pts), <b>Jeep Wrangler All-Weather Stroller</b> (4,600 pts)
<b>MY COKE REWARDS</b> <i>mycokerewards.com</i>	20 oz. Coke (3 pts), Mello Yello 20-pack (18 pts)	Enter codes online, with downloadable Quick Entry Code widget, or via text message	<b>Free movie rental</b> (50 pts), <b>\$20 Omaha Steaks gift card</b> (500 pts), or <b>travel discounts</b> using MCRPointsPlus
<b>TROPICANA JUICY REWARDS</b> <i>juicyrewards.tropicana.com</i>	14-oz. Pure Premium Orange Juice (1 pt), 89-oz. Pure Premium Orange Juice + Calcium and Vitamin D (5 pts)	Enter codes from specially marked products online or via text message	<b>\$10 off Adidas purchase of \$60 or more</b> (4 pts), <b>\$100 onboard credit with Norwegian Cruise Line</b> (9 pts)
<b>POP-TARTS FLAVOR CARD</b> <i>poptartsflavorcard.com</i>	Specially marked box of any of 27 flavors (1 pt)	Enter codes online or mail in; get rewards for every five flavors you try	<b>5 music downloads</b> (5 pts), <b>25 photo prints</b> (5 pts); limit of 5 rewards
<b>MYSTONYFIELD REWARDS</b> <i>mystonyfielddwards.com</i>	6-oz. Yogurt Cups (1 pt), YoBaby 4-oz. 6-pack (4 pts)	Enter codes online	<b>4-cup Probiotic Multipack</b> (20 pts), <b>Patagonia shoulder bag</b> (350 pts)
<b>DISNEY MOVIE REWARDS</b> <i>disneymovierewards.go.com</i>	"101 Dalmatians" DVD (100 pts), movie tickets (50 pts)	Enter codes from movie discs online, upload photo of ticket stubs, or insert CD while on points Web page	<b>Stickers</b> (275 pts), <b>tour of Walt Disney Studios</b> (15,000 pts)
<b>NATURE MADE WELLNESS REWARDS</b> <i>naturemade.com</i>	St. John's wort (50 pts), 600-mg calcium (80 pts)	Enter codes online	<b>Lunch cooler</b> (450 pts), <b>yoga mat</b> (2,500 pts)
<b>CONTESSA LOYALTY REWARDS PROGRAM</b> <i>contessa.com</i>	Each package is worth 1 pt	Print form and mail in proof-of-purchase seals (UPCs)	<b>Stainless-steel coffee mug</b> (7 pts), <b>paella skillet</b> (350 pts)
<b>STOUFFERS DINNER CLUB</b> <i>dinnerclub.stouffers.com</i>	Each specially marked package is worth 20 pts	Enter codes on website	<b>Ringtone</b> (300 pts), <b>two movie tickets</b> (2,000 pts)

BILL BROWN/ART DEPARTMENT

### NOW you know

#### Top big stores

In a new survey, more than 30,000 Consumer Reports subscribers rated 11 major retail chains on value, service, checkout speed, store and staff problems, and returns. Costco was the standout. Walmart and Kmart lost points on most counts.

- COSTCO WHOLESALE**
- Dillard's**
- KOHL'S**  
expect great things
- JCPenney**  
Every Day Matters
- TARGET**
- Sam's CLUB**
- Sears**
- macy's**
- meijer**
- Walmart**  
Save money. Live better.
- Kmart**

Source: The Consumer Reports National Research Center.

Subscribe now at [ShopSmartmag.org](http://ShopSmartmag.org) JULY 2010 5