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Business  
Beat



## Old 2nd rolls out new card program

**O**ld Second National Bank is the first bank in the Chicago market to roll out an innovative and soon-to-be-national customer rewards program on its bank-issued debit cards.

The program, called CommunityFirst, allows cardholders to earn points toward gift certificates, travel and other perks. When the card is used at participating merchants, however, those purchases create cash donations for as many as four nonprofit groups of the cardholder's choice.

The CommunityFirst program was created by Consumer Benefit Services Inc. in Naperville.

Consumer Benefit Services Inc. hopes that, by the end of the first quarter of next year, the CommunityFirst program will be attached to millions of debit and credit cards through major regional banks, said Andrew Cirno, executive merchandising manager for the company.

Cardholders get to pick what four nonprofit groups for which they want their purchases to count, as long as those groups have the 501(c)3 designation, by signing up on the Web site [www.1communityfirst.com](http://www.1communityfirst.com). Consumer Benefit Services handles all the paperwork and transactions for the nonprofits, and they don't have to sign up for the program. Cirno said.

The charitable donations occur when cardholders use their cards at any of 120 local merchants in the Fox Valley. They also earn triple the usual reward points when shopping at those merchants, Cirno said.

Old Second started the first phase of the CommunityFirst program in June with reward points. They added the charitable donation phase in mid-September, said Diane Beukelman, the bank's vice president of marketing.

In the program's first eight weeks, purchases made with the debit cards were up 13 percent, the largest increase the bank has seen in the past 18 months, Beukelman said.

While the reward points are an obvious draw, Cirno said, there is market research that shows consumers are willing to change their shopping patterns to spend their money at a specific store if they know it will benefit the community through charity.

The CommunityFirst program sounds like a great idea to United Way of Aurora Executive Director Dianne O'Connor, but it's too early to determine what kind of impact the program will have on her group's funding.

The United Way included information about the CommunityFirst program in its most recent newsletter, O'Connor said.

"We are always looking and welcoming other means to bring money into the United Way," O'Connor said.