

Building Community Relationships

Q: When will I receive my Qwest REWARDS card?

A: Once you've enrolled in the Qwest® Refer a Friend Program, you should receive your personalized Qwest REWARDS Visa® card within 4 – 6 weeks. You are qualified to earn award dollars as soon as you enroll; there's no need to wait until you receive your card!

Q: How do I use my Qwest REWARDS card?

A: First, activate your card by calling the toll-free number on the back of the card or visiting qwestconnect.com, logging in and selecting the "Activate Your Qwest REWARDS Card" link. Deposits are made to your card monthly (approximately mid-month). Once funds are deposited to your card, use it at any ATM, restaurant or retail establishment that accepts Visa.®

Q: How will I know if I have funding on my card?

A: You can check your balance by following the instructions on the back of the card, visiting qwestconnect.com or calling program headquarters at 1 800-362-1850 (select option four).

Q: Is the Qwest REWARDS card a charge card?

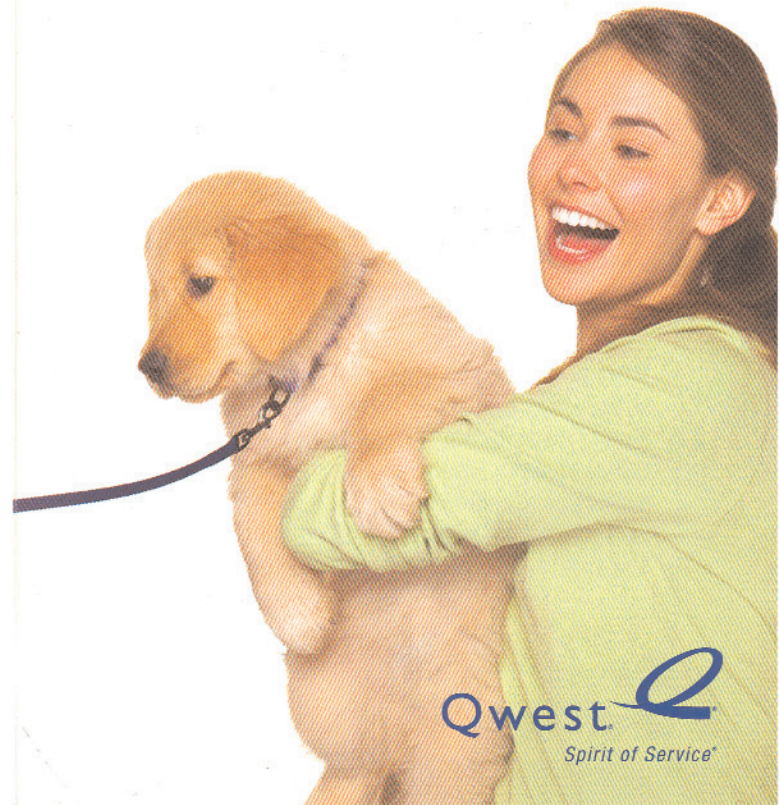
A: Technically, no. However, it can be used like a credit card — and should be, since you will be charged if you use it as a debit card. Your card is issued by West Suburban Bank and is not an extension of credit by Qwest or West Suburban Bank. By using the card, you acknowledge that you agree to the cardholder agreement and program terms and conditions found at qwestconnect.com.

Q: How will Qwest REWARDS card dollars be taxed?

A: Amounts paid for referrals is probably income for purposes of federal tax law, as well as state and local tax law. If you receive \$600 or more in Qwest REWARDS card dollars in a single calendar year, Qwest will report that amount to the Internal Revenue Service and you via a Form 1099-MISC. You should consult your own tax consultant or expert for information.

The Qwest Refer a Friend Program

Building Community Relationships



Welcome to the Qwest Refer a Friend Program

You connect with people every day at work. Now you can earn award dollars for introducing your contacts to Qwest® products and services. The more you refer, the more you can earn! It's our way of thanking you for being a loyal customer.

It's Easy to Participate.

1 Enroll in the Program.

There are many ways to enroll; each one is quick and easy:

- Call your local Qwest representative
- Visit qwestconnect.com and select "Click to enroll"
- Call 1 800-362-1850
(weekdays, 7:30 a.m. – 6:30 p.m. Mountain Time)

Reference Code: _____

You will need the Reference Code to enroll in the program.

2 Determine the Referral Opportunity.

Talk with your business and personal contacts about their communications and entertainment needs. Share how Qwest helps people connect with great residential and business services like high-speed Internet, digital TV, digital voice (local and long distance) and wireless (for more information, visit qwest.com). Explain that, with their permission, you can submit their referral information; then, a Qwest representative will contact them within 24 – 48 hours to help them fulfill their communications and entertainment needs with Qwest.

3 Submit Your Referrals.

Once you have permission, contact Qwest with your referral:

- Call your Qwest representative
- Submit your referral online at qwestconnect.com
- Call 1 800-362-1850

In addition to providing your name and contact information, you will need the following information about each potential customer to complete your referral:

- Customer name
- Complete address
- Best phone number to reach the customer
- Products and services of interest

You can track your referral status at qwestconnect.com or by calling 1 800-362-1850.

4 Receive Your Awards.



Not an extension of credit.

Each time you make a referral that's consistent with the Refer a Friend program terms and conditions that results in a qualified sale, you'll earn credit toward your re-loadable Qwest REWARDS Visa® debit card. Award dollars will be added to your card through a monthly deposit (approximately mid-month). The amount of your award dollars for each such completed sale will correspond to the award value of the product or service that was actually sold, as determined by the program management.