**Fergus Bucks FAQs for Businesses**

The Chamber’s Fergus Bucks invigorate local spending and keep money working in our community. Nearly $100,000 Fergus Bucks are sold each year and spent with Chamber Members. THANK YOU for supporting “shop local” as a Chamber Member.

**What are Fergus Bucks?**
They are pre-paid checks, like a gift card for Fergus Falls.

**Who can purchase Fergus Bucks?**
Anyone & Everyone! Individuals, businesses, residents.

**Where can they be spent?**
They can be spent at 350+ Chamber Member businesses.

**When can I purchase Fergus Bucks?**
Anytime. Fergus Bucks are sold at the Chamber year round in-person, over the phone, by mail or online.

**What dollar amounts are available?**
$5 increments with $5 and $20 denominations.

**What does my customer do with them?**
They fill in your business name at “Pay to the order of”

**Who signs them?**
The customer signs them like a personal/business check.

**What should my staff do with Fergus Bucks?**
Treat them like a check.

**What if the purchase is less than Fergus Bucks value?**
Customer should receive change as if they wrote a check for over the amount of purchase. Some businesses’ policy is to give store credit/gift card back instead of “change.”

**Can I accept Fergus Bucks even if I do not accept checks?**
YES, please do. Funds are guaranteed by the Chamber.

**How much money does my business receive?**
You receive the full value ($5, $20 or $25)

We’ve accepted Fergus Bucks for payment, now what?  
Endorse and process it with your bank deposit just as you would with a regular check payment.

**How do I get reimbursed for Fergus Bucks?**
Deposit them into your bank account, like a bank draft/check. 
The full dollar value ($5, $20, $25) will be deposited.

**What is the cost to my business?**
Nothing. There is no participation fee – it is a benefit of Chamber membership. There are no fees incurred by the depositor.

**Do Fergus Bucks expire?**
No. However, promotional “Bonus Bucks” have an expiration date printed on them.

**Can they be redeemed them for cash at a bank?**
No. Fergus Bucks are used to purchase goods and services and cannot be redeemed for cash. Only the receiving Chamber member business can deposit them into their bank account.

**Is there a difference between Fergus Bucks & “Bonus Bucks?”**
Yes. Fergus Bucks don’t expire and have been purchased. “Bonus Bucks” are promotional giveaways, expire and no change is given.

If my business is NOT a Chamber member, can I accept Fergus Bucks?
No. You may purchase them but the opportunity to accept Fergus Bucks is a benefit of membership.

Questions? Call us: 218-736-6951