Pinching Pennies in a Tough Economy - Using Grocery Store Fuel Loyalty Points

June 10, 2022 - As it is apparent that we're now in an economic downturn, and well on our way to a recession, we're going to start featuring more information on how to manage your family budget. And with gas prices at an all time high, managing expenditures for fuel is a priority for many. One of the easiest ways to do this is through grocery store fuel point programs.

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To be clear, by joining such programs you do give up some personal privacy. You have to figure that once you join any loyalty program, you are being tracked. In the case of grocery store programs, your purchases will be tracked and items will be regularly marketed to you. Depending upon the program, there is also a good chance that some of your information will be sold. While all of this can be annoying, there are also some benefits. It's fairly common for me to find my grocer promoting an item through an online coupon that's actually something I need to purchase. In essence, you are being paid for your information and the ability to market to you through discounts and coupons that aren't available to people who don't join the program. And fuel discounts can be one of the largest benefits.

The grocery store that I use is owned by Kroeger. And in my neck of the woods, they have a program in conjunction with Shell Oil. Other large chains have discount programs with different oil companies, but for the most part, these programs are very similar.

Once you join the program, you are given credit (in the case of Kroeger, points) for the purchases you make. I get one point for every dollar that I spend, but if I'm careful and watch their coupons, I can increase the number of points that I receive. For instance, if I purchase a gift-card at my grocer, I can clip a coupon to get 4x fuel points. If I shop on the weekends vs. during the week, I can clip a different coupon and receive 2x fuel points for everything I purchase. And because the price of groceries has gone up substantially over the past year, I find that I'm accumulating a lot of points each month.

Once you have the points in your account, you can use them by showing your loyalty card when you fill up. In the Kroeger program, I get a discount of 10 cents per gallon for every hundred points I use, up to a maximum of 1,000 points per fill-up. 1,000 points is equivalent to a $1 per gallon discount. The last time I filled up my car, I saved roughly $16 vs. the retail price. Over the course of a year, you can save a substantial amount of money.

Fuel programs are not without their faults. I've had a few occasions in which my loyalty card hasn't worked at the pump.

Last month, that happened three times so I called Kroeger's customer service number only to get a representative that was completely disinterested in my dilemma. At that point, I decided to find out if the problem was with my account, or with Kroeger's program in general. So I started contacting friends in other areas of Los Angeles County; a number of whom told me that they were having the very same issue. That's when I made the decision to contact my local executive office for Kroeger.

With a little digging, I managed to get the email address of the president of Ralph's Grocery Store (which is owned by Kroeger) and I wrote to him. I received a phone call the next day from their executive customer service. It took a couple of days, but they got the issue fixed for me and gave me a fairly nice credit for my next shopping trip. I also got the direct phone number for the woman that helped me out and was able to provide her information to the friends I mentioned above. As always, the squeaky wheel gets the grease, so it pays to be the squeaky wheel.

The bottom line here is that loyalty fuel points programs can save you quite a bit of money every month, but you have to manage them. And don't be afraid to make a little noise if the program you decide to join has some issues. In the end, I was very satisfied with the way I was treated and with the money that I'm saving.
by Jim Malmberg
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