



**Better, Not Bigger Banking®**

**HRCU**

**UChoose Rewards®**

**Frequently Asked Questions**

### **What is UChoose Rewards®?**

uChoose Rewards is a credit card rewards program where you earn points for shopping when you use your Visa® Platinum Rewards card that can then be redeemed for anything of your choice from a large online rewards catalog that includes exciting items such as gift cards to hundreds of stores, cool merchandise, and airline tickets!

The Program offers:

- No Annual Fee
- No Enrollment Fee
- No Redemption Fee

### **How do I register my Visa® Platinum Rewards card with UChoose Rewards®?**

Head to [www.uchooserewards.com](http://www.uchooserewards.com) and click on the “Register” button underneath “New to uChoose Rewards?”. Then you will enter your credit card number. Once your card is authenticated, you can set up your user name and password following the instructions.

### **How do I earn points?**

Earn points on qualifying transactions and every day purchases such as:

- Shopping
- Gas
- Travel
- Restaurants
- Entertainment

### **Where can I earn points?**

You can earn points anywhere your Visa® Platinum uChoose Rewards card is accepted. You can **earn 1 point for every \$1 you spend** on purchases. Plus, there are additional opportunities to earn bonus points throughout the year. Check the website for more details.

### **What can I redeem my points for?**

You can redeem your points for thousands of options. It all depends on what you prefer and what is available in the uChoose Rewards platform including electronics, hi-tech gadgets, apparel, activity vouchers, airline tickets, and more! Browse the redemption section to see all the exciting options that are available to you.

### **Redeem points for rewards such as:**

- Merchandise
- Travel
- Gift Cards

- Events
- And More!

### **When can I redeem my points?**

It can take up to 60 days for your points to be credited to your account. You must first accumulate 1,500 points before you can redeem points for catalog items or gift cards. Simply look for your “Total Points Available for Redemption” on the Point Details page to see how many points you have available for redemption.

### **How much does it cost to participate in UChoose Rewards®?**

There is no cost. Membership in uChoose Rewards is FREE for Visa® Platinum Rewards cardholders.

### **Can I share points with family members?**

Yes, all cards within an account automatically earn points together.

### **Where can I view my point activity?**

You can access the history of your point activity on the Point Details page.

### **What if I shopped at a participating retailer, but my points are not showing up?**

It can take up to 60 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 60 days, please contact the number or email listed on the uChoose Rewards Contact Us page for assistance.

### **When I redeem for a product, can I ship my redemption to an address other than the one HRCU has on file for me?**

Yes – you will have the opportunity to change the address for your redemptions if the address is located in the United States.

### **Can points be redeemed at the point of purchase or can they only be redeemed through the UChoose Rewards® portal?**

You can only redeem points online through [www.uchooserewards.com](http://www.uchooserewards.com).

### **If I am close to having enough points to redeem, can I purchase the remaining balance of the points needed?**

Yes, you can purchase the balance of the points you need.

### **What will happen to my points if my Visa® Platinum UChoose Rewards® card is lost or stolen?**

If your card is lost or stolen and a replacement is issued through HRCU, points will automatically be transferred to the new card. Once you receive your new card, you will need to re-register on the website with your new card.

**If someone manages to get access to my UChoose Rewards® username and password, can they redeem my points?**

Every effort is made to authenticate uChoose Rewards participants – but fraud can occur. If you feel that you might have been a victim of fraud, contact HRCU Member Support at 603-332-6840 so that an investigation can be undertaken.