



uChoose Rewards® Program Frequently Asked Questions

Q. What is uChoose Rewards®?

A. uChoose Rewards is a rewards program where you earn points for shopping or using your PremierOne Credit Union Rewards Account, then redeem your points for anything of your choice from a huge online rewards catalog **including Cash Back!** The Program offers:

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

Q. How do I earn points?

A. Earn points on qualifying transactions and every day purchase like:

- Grocery Shopping
- Gas
- Restaurants
- Merchandise
- Concerts
- Travel

Earn even more points when you shop at the participating retailers listed on this uChoose Rewards® site. Choose to shop in-store at national or local retailers or online through www.uchooserewards.com.

Q. Where can I earn points?

A. You earn points everywhere your card is accepted. Earn **1 point for each \$1 spent on purchases**.

Q. What can I redeem my points for?

A. You can redeem your points for literally thousands of options including Cash Back. It all depends on your personal preferences. You can get event tickets, electronics and hi-tech gadgets, spa treatments, apparel, airline tickets, activity vouchers – the list goes on and on. Browse the redemption section to see all the exciting options available to you. We keep track of all the points you earn and will help you find just what you are looking for when you are ready to redeem. We even have a Wish List that will help you track when you have earned enough to redeem a specific item.

Redeem points for rewards such as:

- Cash Back
- Merchandise
- Travel
- Purchase
- Gift Card
- Events
- More!

Q. When can I redeem my points?

A. It can take up to 60 days for your points to be credited to your account. You must accumulate 2,500 points before you can redeem your points. After that, you can redeem for any number of amazing items. Simply look for your "Total Points Available for Redemption" on the Point Details page to see how many points you have available for redemption.

Q. Can I share points with family members?

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

Q. Where can I view my point activity?

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

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

A. It can take up to 30 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 30 days, please contact the number or e-mail listed on the Contact Us page for assistance.

Q. When I redeem for a product, can I ship my redemption to an address other than the one PremierOne Credit Union has on file for me?

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

Q. Can points be redeemed at the point of purchase or can they only be redeemed online?

A. You can only redeem points online through <http://www.uchooserewards.com>

Q. If I am close to having enough points to redeem, can I purchase the balance of the points they need?

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

Q. What will happen to my points if my card is lost or stolen?

A. If your card is lost or stolen and a replacement is issued, 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.

Q. If someone manages to get access to my uChoose Rewards® username and password, can they redeem my points?

A. 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 your financial institution so that an investigation can be undertaken.

Q. How much does it cost to participate?

A. There is no cost. Membership in uChoose Rewards® is absolutely FREE for PremierOne Credit Union cardholders, so start shopping and earning today!

Visit uChoose Rewards® Program website today!