FAQs

- What is uChoose Rewards?
  - uChoose Rewards is a rewards program enabling you to earn points when you make purchases using your Singing River FCU Visa Rewards card. These points can then be redeemed at the point of sale with our Pay with Points program OR online for cash back, gift cards, Apple products, travel, and even merchandise from BestBuy.com.
- Where can I earn points?
  - You earn points everywhere in the United States your card is accepted per the rules set by your financial institution.
- How do I earn points?
  - You earn points by making qualifying purchases using your Singing River FCU Visa Rewards card. You will earn 1 point for every $1 you spend on purchases of $10 or more. Transactions under $10 do not earn points. Your Financial Institution will also make special offers available for activation when logged into your uChoose Rewards online account, including merchant-funded bonus offers.
  - Some merchant-funded offers require redemptions to be made through the “Shop Now” or "Visit the retailer website" link in the offer.
- How do I know which merchant-funded offers have been activated for which cards on my account?
  - Activation of any offer is applicable for all cards on your account.
  - This does not apply to linked accounts, however. You will need to log into the uChoose Rewards account associated with any linked accounts and activate offers for cards on those accounts.
- What if I shopped at a participating retailer, but I don't see the points in My Rewards?
  - It can take up to 60 days from the date of your transaction (or 60 days after travel completion) for transactions to appear on the My Rewards tab and points credited to your account.
- Can I share points with family members or coworkers?
  - Yes. All cards associated with an account will automatically earn points together.
  - If you have multiple accounts with Singing River FCU, and your financial institution allows for linking accounts, you can link them together from the My Account page of the uChoose Rewards site. You

will be required to go through multi-factor authentication to link accounts.
    - For debit business accounts, all cards on the account are linked to earn points but the designated business owner is the only cardholder who can redeem points for the business.
    - For credit business accounts, individual accounts from the same company are automatically linked.
- Where can I view my point activity?
    - Click on My Rewards to view all the points you've recently earned, how many are available for redemption, and your redemption history.
    - You will be able to click on the "Account" tab to see the same details for all cards on the account or linked to your account.
- Do I have to log into my uChoose Rewards account to get my current balance?
    - If you log into uChoose Rewards directly at www.uchooserewards.com, then yes, you must log in to see your most current balance.
    - The Rewards box on your debit or credit statement CANNOT be relied upon for balance information.
    - If you are using Single Sign-on from your online banking or mobile application, once you have clicked through to the site, accepting the program Terms & Conditions, you will then start seeing your available balance on the Rewards widget, visible from that online banking site or mobile application.
    - If your financial institution offers Voice support, you can also call and request you balance via the IVR.
- What if I need to change my password?
    - If you log into www.uchooserewards.com and need to change your password, click on your name/card number in the upper right corner of the home page. Select “My Account” and visit the section called “Change Password.”
    - NOTE: When entering a new password, please review the new 12-character requirements as stated on-screen.
- When can I redeem my points?
    - Typically, points earned in 1 month are vested and available for redemption the 1st of the next calendar month..
    - There are instances where it can take up to 60 days after a transaction date or travel completion date for your points to be credited to your account..

    - To redeem your points, you may need to accumulate a minimum points threshold. Check your uChoose Rewards home page for your current available balance and any minimum points requirements.
- What can I redeem my points for?
    - Depending on your financial institution's rules, you can redeem your points at the point-of-sale with our Pay with Points program or online for cash back, Apple products, gift cards, hotel rooms, rental cars, airline tickets, or even merchandise at our Best Buy store.
- How do I use my uChoose Rewards points in the Pay with Points program?
    - For Amazon and PayPal partnerships, you must have your uChoose Rewards enrolled card in that wallet ideally, as your default card and when selected during checkout you determine how many points to spend.
    - If you don't pay for your entire purchase with points, you will use your uChoose Rewards enrolled card for any remaining balance.
    - For the fuel partners, simply insert your uChoose Rewards enrolled card at the pump POS and if you are eligible an offer will be displayed for you to select "Yes" or "No." If you select "Yes" the per gallon price will rollback accordingly and your savings will be displayed on the receipt. Full-service and in-store purchases of fuel are also eligible.
    - There are no minimums for Pay with Points.*
    - *Please see the offer details for our fuel partners.
- How do I know if I qualify to spend points with any Pay with Points partners?
    - If you see Pay with Points as part of the "Redeem Points" drop down menu on your uChoose Rewards online account home page, then your are eligible. To determine which merchants are included, click on the Pay with Points option from the Redeem Points menu or the Pay with Points redemtpion tile./p>
- When I redeem for a product, can I ship my redemption to an address other than the one Singing River FCU has on file for me?
    - No, you cannot change the shipping address for a redemption from the address on file. This is to protect you against fraudulent use of your points. If you would like to change your address, you will need to contact Singing River FCU to adjust it.
    - This also applies to your email address.
- Can I ship goods to a PO Box or outside the United States?
    - We do not deliver to US post office boxes.
    - No. International deliveries are not permitted.
- Can I return items purchased with points? How?

    - Some redemption items can be returned, and some cannot. To understand the various redemption processes, please review the respective storefront's Redemption Terms & Conditions and processes to follow if returns are supported.
- Can I return merchandise that I purchased with points at the point of sale?
    - Just as you'd do with purchases made with a card, please consult the particular merchant's site for more information.
- Whom should I contact if I have a Pay with Points order-related issue?
    - Please refer to the merchant's customer support documentation for order-related questions.
- If I am getting cash back, how do I know to which account it will be deposited?
    - Cash back redemptions are deposited in the account you chose on the cash back redemption screen. Possible destinations include the DDA account associated with the card with which you logged in, a different DDA account you specified as the destination account or a statement credit for most credit card cash back transactions.
- What will happen to my points if my card is lost or stolen?
    - If your card is lost or stolen and a replacement is issued, points will be accessible by the new card, if it is on the same account. Once you receive your new card, you will not need to re-register on the uChoose Rewards website. Simply log in as you do today, and you will see the new card and current points balance.
    - If you get a new card and a new account, please ensure your financial institution manually moves the points from the old account to the new account within 30 days of the original card's closure or your points will be burned off automatically.
- What will happen to my points if my card account gets closed?
    - Outside New York state, you have up to 30 days after account closure to request the points to be redeemed into cash back deposited in another account, or converted to a statement credit applied to another account.
    - If your address on file is within New York state, you have up to 90 days to request the points be paid out.
- What happens if someone manages to get access to my uChoose Rewards username and password?
    - Contact your financial institution to conduct an investigation; if necessary, they will close your card and issue a new one to prevent further fraudulent activity.

- What do I do if I see fraudulent redemptions on my account?
    - To research any questionable redemptions, you can call the Contact Center at or contact your financial institution to conduct an investigation; if necessary, they will close your card and issue a new one to avoid further fraudulent activity.
- What if I have other questions not answered?
    - Please contact your financial institution to assist. 1-888-474-0080 . If they aren't sure of the answer(s), they can issue a support ticket.