

FREQUENTLY ASKED QUESTIONS – uChoose Rewards

What is uChoose Rewards®?

uChoose Rewards® is a program that earns you points for using your **Members Choice WV FCU** credit card. All **Members Choice WV FCU VISA®** Credit Cards with rewards are automatically enrolled in the program. You can redeem your points toward anything from our huge online rewards catalog found at uchooserewards.com.

Do I need to register my credit card before I can start earning point?

No, you will start earning points the first time you make a transaction with your new credit card; however, you will need to register your card before you will be able to redeem your points. To register your card, visit uchooserewards.com after **11/16/2016** and click the Register link.

How do I register my card?

Please visit uchooserewards.com starting **11/16/2016**. On the right side, you will see “New to uChoose Rewards?” with a Register link. Click Register, and then enter your card number. Once your card is authenticated, it will ask to establish your user name and password. Follow the instructions as provided.

How do I start earning points? Every time you make a purchase with your card, you'll earn **1 point for every \$1.00** you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points?

You earn points everywhere your credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at uchooserewards.com. ATM transactions do not qualify.

When are points posted?

It can take up to 40 days (60 days for merchant funded rewards through uChoose Rewards) for points to be credited to an account.

When can I redeem points?

You must first accumulate 1,500 points before you can redeem them. Your points are available to view on uchooserewards.com. Simply look for the “Available Points” at the top of any page on the uChoose Rewards website to see how many points are available for redemption. You can also keep track of the points you've earned, and then shop the online rewards catalog when you're ready to redeem. A Wish List Tracker is also available to notify you when you've earned enough points to redeem a specific item.

Can I share points with family members?

Yes, all cards within an account automatically earn points together. Additionally, if you have multiple credit card accounts with **Members Choice WV FCU**, you can link them together in a household account to earn rewards points faster.

What can I redeem my points for?

It's your choice! You can choose from millions of options, whether it's merchandise, gift cards, travel, activities, event tickets, or more! Simply logon to uchooserewards.com, visit the Redeem Points page and click on the category that suits your interests.

Where can I view my point activity?

You can access the history of your point activity on the Points Details page of uchooserewards.com or via the uChoose Rewards® mobile app.

What if I shopped at a participating retailer, but my points aren't showing up?

It can take up to 40 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 40 days, please click on the Contact Us page for assistance.

Is there a cost to participate?

There's no cost. Membership in uChoose Rewards is absolutely free as part of your credit card plan, so start shopping and earning today.

How do I get started?

Register beginning **11/16/2016** at uchooserewards.com to enjoy all of the program's benefits.

What if I have a question about the uChoose program?

On the uchooserewards.com website, click on the “FAQ's” link at the bottom of the uChoose Rewards screen or the “How it Works” link on the left side of the screen for a comprehensive list of the most common uChoose questions. Cardholders can also click on the “Contact Us” link for immediate assistance.

Lost/Stolen Cards and Reissued Cards

- Lost/Stolen/Compromised Cards
 - Transferring of points from the old card to the new card is not required because points are housed at the account level.
 - Upon receiving a new card, the cardholder must register their new card at uchooserewards.com by the last day of the following month. If registration is not completed in this timeframe, the cardholder's points will be purged.
- Reissued/Expired Cards
 - No cardholder action is necessary.

Online Support and Contact Info

Response time from uChoose Rewards is within 2 business days. The cardholder does not need to be logged into the website to get this assistance.

- Chat
 - The "Chat now!" button allows all card holders to obtain live customer service support through uChoose Rewards from 9am to 9pm ET Monday – Friday.
 - This option is available from any page of the uChoose Rewards website.
- E-mail
 - The cardholder can use the "Contact Us" hyperlink to submit an email to uChoose Rewards 24 hours a day/7 days a week.

Problems with Points and Merchandise

- Missing Points
 - Ensure you've allowed sufficient time for points to appear after full order was shipped (up to 40 days for a participating retailer, up to 60 days for merchant funded through uChoose Rewards).
 - Ensure you met retailer's minimum purchase, if applicable, or other special conditions that may have applied.
 - Ensure the offer was valid at time of purchase.
- Issues with Redemption
 - Click "Contact Us" at the bottom of the web page to advise uChoose Rewards of any issues related to redemptions.
 - Remember to include your order number on all correspondence.
- Returns Information
 - Items may be fulfilled from multiple retailer locations and distribution centers.
 - Return information is listed on the Terms & Conditions link on the uChoose Rewards website.
 - Be sure to include your Order Confirmation email and your Shipping Confirmation on correspondence.