

## **Rewarding Yourself is Getting Easier!**

You are receiving this email because you are a Valley Credit Union member who has a Valley credit card. If you do not have our Platinum Rewards Visa® feel free to contact us about possibly making the switch to one. If you do have our Platinum Rewards Visa®, you will notice your rewards will be getting better coming in August of 2018! You will have more options for increased points earnings as well as giving you the power to redeem your points for cash back or many other items in a large online rewards catalog. Below are some frequently asked questions.

- **What is uChoose Rewards?**
  - uChoose Rewards is a rewards program where you earn points for shopping or using your Valley Credit Union Platinum Rewards Credit Card, then redeem your points for anything of your choice from a huge online rewards catalog.
- **How do I earn points?**
  - Earn points on qualifying transactions which will be outlined in the welcome materials you will receive after signing up for this program. Earn even more points when you shop at the participating retailers listed on the site. Choose to shop in-store, at national or local retailers or online.
- **What can I redeem my points for?**
  - You can redeem your points for literally thousands of options. 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.
- **When can I redeem my points?**
  - It can take up to 60 days for your points to be credited to your account. You must accumulate 1500 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 for redemption.
- **Can I share points with family members?**
  - YES! All cards within the same account automatically earn points together. In addition, if you have multiple accounts with Valley Credit Union, you can link them together and earn rewards faster. Just visit the Preferences page to link more accounts to your program.
- **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 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.
- **When I redeem for a product, can I ship my redemption to an address other than the one Valley Credit Union has on file for me?**
  - Yes - you will have the opportunity to change the address for your redemptions as long as the address is located in the United States.
- **Can points be redeemed at the point of purchase or can they only be redeemed online?**
  - You can only redeem points online.
- **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 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 like you might have been a victim of fraud, contact your financial institution so that an investigation can be undertaken.
- **When redeeming, can I send to a work address?**
  - Yes - you will have the opportunity to change the address for your redemptions as long as the address is located in the United States.
- **How much does it cost to participate?**
  - There is not cost. Membership in uChoose Rewards is absolutely free for Valley Credit Union cardholders.
- **What if I have another question?**
  - If you have other questions not answered here, you can contact the number or e-mail listed on the [Contact Us](#) page.
- **Can I return my redemption item, and if yes, how do I do it?**
  - Some redemption items can be returned and some cannot. To understand the various redemption policies and processes, please review the [Terms and Conditions](#).
- **Do my points expire?**
  - Yes - Your points will expire in 5 years from the date they were earned. Registered users will receive monthly emails indicating points set to expire in the next 30 days. The expiring points will also be displayed on the website.