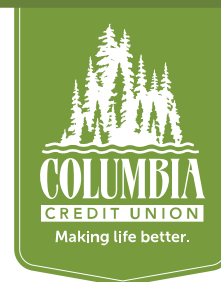


VISA uChoose Rewards

Frequently Asked Questions

Log into uChoose Rewards® to find all the information you need.



What is uChoose Rewards®?

uChoose Rewards® is a rewards program where you earn points for shopping or using your Columbia Credit Union Visa Platinum Rewards card, Signature CashPlus card or business Platinum Rewards card. Then, you can redeem your points for cash back credited to your credit card account or, depending on your card type, travel or anything of your choice from a huge online rewards catalog.

What do I need to do to begin earning rewards on my credit card?

Your card is automatically enrolled—all you need to do is register it online in order to view or redeem points. To begin, visit **Card Manager in Digital Banking or the Columbia CU app** and register your new card number(s). Registering is simple. Enter the card number. Enter your personal information. Then, enter your account information. It can take up to 40 days for points earned from card purchases to show up in your rewards account. Cashback rewards are credited to the member's credit card account.

If I have more than one card linked to my account, will rewards earned with each card be combined?

Yes. Rewards will be combined into a single account regardless of the number of cards you have linked to their account.

How much does it cost to participate?

There is no cost. Membership in uChoose Rewards® is absolutely free for Columbia Credit Union cardholders, so start shopping and earning today.

How do I earn points?

Earn points on qualifying transactions everywhere your card is accepted, which are outlined in the welcome materials you received after signing up for this program. Earn even more points when you shop at the participating retailers listed.

When can I redeem my points?

It can take up to 60 days for your points to be credited to your account. Signature Cash Plus and Business Platinum Rewards cardholders receive automatic cash back as a credit to your credit card account when you have earned enough points for a credit of at least \$25. Consumer Platinum Rewards cardholders may choose to receive cash back when you have earned enough points for a credit of at least \$25, or when sufficient reward points have been earned to redeem for airline tickets or any of the items featured in our online rewards catalog.

Can I use my rewards points with PayPal?

Yes, Platinum Rewards card holders can now pay with rewards at millions of retailers when you check out with PayPal. Use your uChoose Rewards® on all or part of your PayPal purchase, with no minimum spend.

Can I share points with family members?

Yes, all cards within an account automatically earn points together. If you have business cards, the rewards earned from each of the business's cardholders will be combined into cash back credits to the business credit card account.

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 use the email address 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 Columbia 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 in **Digital Banking or the Columbia CU app**.

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 you might have been a victim of fraud, contact Columbia Credit Union so that an investigation can be undertaken.

What if I have other questions?

Contact the good folks at uChoose Rewards® directly by calling (855) 605-4759.