



PROGRAM SUMMARY

What is uChoose Rewards?

uChoose Rewards is a rewards program where you earn points for shopping and using your South Carolina Federal Credit Union debit or credit card. You can redeem your points for anything of your choice from a huge online rewards catalog.

Do I need to register...

My debit card for my Premium Checking account? Yes. You need to register your debit card by visiting uchooserewards.com and following the registration steps.

My Mastercard® Platinum credit card? Yes. Simply click on the uChoose Rewards icon on the credit card page in Online Banking, follow the registration steps and begin earning points.

My Mastercard Cash Rewards or Mastercard World credit card? Yes. You will automatically start earning, but you will need to register your card to redeem points. Simply click on the uChoose Rewards icon on the credit card page in Online Banking.

My business debit card? Yes. You need to register your business debit card by visiting uchooserewards.com and following the registration steps.

My business credit card? Yes. Simply click on the uChoose Rewards icon on the credit card page in Online Banking. Please use the “account number” listed on your statement (not your card number) when registering.

Where can I earn points?

You earn points everywhere your card is accepted. Points are earned on signature-based transactions.

How do I redeem my points?

You can view and redeem uChoose Rewards points through the uChoose Rewards website (uchooserewards.com) or by clicking on the uChoose Rewards icon on the credit card page in Online Banking.

When can I redeem my points?

It can take up to 40 days for your points or cash back to be credited to your account.

Where can I view my point activity?

You can access the history of your point activity or cash back at uchooserewards.com or by clicking the uChoose Rewards icon on the credit card page in Online Banking.

What type of checking accounts can earn points?

Only debit cards attached to Premium Checking and Business Checking accounts can earn points.

I have a Cash Rewards or World credit card. How do I redeem points for cash back?

Log in to your uChoose Rewards account. First click on “Redeem Points,” then enter the number of points that you would like to redeem.
Note: 1 point = \$0.01 cashback. Cashback may be issued in the form of a statement credit.

What are the differences with each card type?

	DEBIT CARDS		CREDIT CARDS			
	Premium Checking	Business	Platinum	Cash Rewards	World	Business
How to earn points	Must first enroll with the uChoose Rewards program on the website.	Must first enroll with the uChoose Rewards program on the website.	Must first enroll with the uChoose Rewards program on the website.	uChoose Rewards points will automatically be earned on all net purchases.	uChoose Rewards points will automatically be earned on all net purchases.	Must first enroll with the uChoose Rewards program on the website. Use the “account number” listed on your statement when registering.
Earning rewards	\$5 = 1 point	\$5 = 1 point	\$1 = 1 point	\$1 = 1 point	\$1 = 1.5 points	\$1 = 1 point
What can points be redeemed for?	Merchandise, travel, activities, gift cards and more	Merchandise, travel, activities, gift cards and more	Merchandise, travel, activities, gift cards and more	2,500 points can be redeemed for \$25 cash back in the form of a statement credit	2,500 points can be redeemed for \$25 cash back in the form of a statement credit	Merchandise, travel, activities, gift cards and more
Minimum to redeem	1,500 points	1,500 points	1,500 points	2,500 points*	2,500 points*	1,500 points
Expiration	5 years	5 years	5 years	No Expiration	No Expiration	5 years

*Must enroll to redeem points.

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