



Navigator **uChoose Rewards**[®] CREDIT UNION **Frequently Asked Questions**

What is uChoose Rewards[®]?

uChoose Rewards is a rewards program where you earn points for shopping or using your Navigator Platinum Rewards Visa credit card, then redeem your points for anything of your choice from a huge online rewards catalog including cash back! The Program offers:

- No Annual Fee
- No Enrollment Fee
- No Redemption Fee

How do I register my Navigator Platinum Rewards card?

Visit uchooserewards.com. On the right side, you will see “New to uChoose Rewards?” with a Register link. Click Register, and then enter your credit 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 earn points?

Earn points on qualifying transactions and every day purchase like:

- Grocery Shopping
- Gas
- Restaurants
- Merchandise
- Concerts
- Travel

Earn even more points when you shop at the participating retailers listed on this uChoose Rewards site. Choose to shop in-store at national or local retailers or online through www.uchooserewards.com.

Where can I earn points?

You earn points everywhere your Navigator Platinum Rewards Visa card is accepted. **Earn 1 point for each \$1 spent on purchases.** Plus, there are opportunities to earn bonus points throughout the year, and once enrolled in uChoose Rewards, you’ll receive notifications of special offers and participating merchants. For example, Navigator offers holiday shoppers **Triple Rewards** each year for purchases made from Black Friday through New Year’s Eve.

What can I redeem my points for?

You can redeem your points for literally thousands of options including cash back. 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.

Redeem points for rewards such as:

- Cash Back
- Merchandise
- Travel
- Gift Cards
- Events
- More!

When can I redeem my points?

It can take up to 60 days for your points to be credited to your account. You must first accumulate 1,500 points before you can redeem points for catalog items or gift cards. You must earn 2,500 points before you can earn cash back which will show as a credit to your credit card statement. Simply look for your “Total Points Available for Redemption” on the Point Details page to see how many points you have available for redemption.

Can I share points with family members?

Yes, all cards within an account automatically earn points together.

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 Navigator 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 through <http://www.uchooserewards.com>

If I am close to having enough points to redeem, can I purchase the balance of the points they need?

Yes, you can purchase the balance of the points you need.

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 that you might have been a victim of fraud, contact your financial institution so that an investigation can be undertaken.

How much does it cost to participate?

There is no cost. Membership in uChoose Rewards is absolutely FREE for Navigator Credit Union Platinum Rewards cardholders, so start shopping and earning today!