



How do I access my points and the uChoose Rewards® website?

1. In Online or Mobile Banking, click the **Cards** drop-down menu.
2. Select **Card Management**.
3. Click **Rewards**.

Please note, the only way to access the uChoose Rewards® website is through the Card Management tool.

Does it cost money to participate in uChoose Rewards®?

No. It's free for Educators members.

Which Educators cards are eligible for uChoose Rewards®?

You can earn uChoose Rewards® with your Educators Visa® debit card, Visa® Business debit card, Visa® Platinum credit card and Visa® Business credit card.

Where can I earn points?

You can earn points anywhere in the world your Educators debit or credit card is used for eligible transactions.

How do I register for uChoose Rewards®?

To register for uChoose Rewards®, visit the Card Management tool in Online and Mobile Banking, and click the link to access the uChoose Rewards® platform. You can also view a detailed PDF on how to register in [Online Banking](#) and [Mobile Banking](#) or click [here](#) for a video tutorial from Digital Academy.

How do I earn points?

You can earn points by making purchases using your qualifying Educators debit or credit card.

- Debit card “non-PIN” transactions = 1 point for every \$2 spent
- Educators credit card transactions = 1 point for every \$1 spent

You can also earn even more points when you shop at the participating retailers featured on the uChoose Rewards® site. For online purchases, be sure to click the “Shop Now” button on a particular offer. Please note, you will be redirected to the retailer’s site where you can proceed to shop as usual. For in-store offers requiring activation, be sure to click the “Activate” button prior to your in-store purchase.

What can I redeem my points for?

You can redeem your points for cash back, gift cards, charity donations, travel, sporting events, concert and theatre tickets, Amazon purchases¹, at checkout with PayPal², rate discounts on Educators products and services³, and so much more! Browse the “Redeem Points” tab of the uChoose Rewards® site to see all the options available to you.

uChoose Rewards® is a registered trademark of Fiserv, Inc. To learn more about uChoose Rewards®, log in to your online account.

¹Registration with uChoose Rewards® and enrollment with Amazon Shop with Points is required to use points at Amazon.com checkout. Available on eligible transactions. Terms apply.

²When using points at checkout, each point is worth \$0.00915, which means 100 points equals \$0.915 in redemption value. You may not see Pay with Rewards every time you check out online with a merchant. Not currently available for sending money, recurring payments, and in-store transactions. Pay with Rewards will be available on eligible cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. All reward redemptions are subject to your issuer’s reward program terms. To learn more about Pay with Rewards, see terms and conditions.

³First mortgage home loans, credit cards, and line of credit loans are not eligible.

How do I redeem my points for Educators products and services?

If you would like to redeem your points for in-house specials, please [contact us](#). For a full list of in-house specials, please see the chart below.

GENERAL REWARDS	POINTS NEEDED
Stop Payment	2,500
0.50% Share Certificate Rate Increase (one per certificate)*	7,000
\$50 Safe Deposit Box Rental Credit	5,000
Cash Back	Points Needed
\$30.60	3,400
\$51.00	5,667
\$99.00	11,000
\$947.02	105,225
Other Amount of Cash Back	Cash redemption is valued at .009 per point
Home Discounts	Points Needed
\$100 Off Mortgage Closing Costs	10,000
\$199 Off Home Equity Closing Cost	12,000
\$250 Off Mortgage Closing Costs	25,000
Consumer Loan Rate Discounts (New Loans Only)	Points Needed
0.25% Consumer Loan Rate Discount	12,500
0.50% Consumer Loan Rate Discount	19,500
0.75% Consumer Loan Rate Discount	25,000
1% Consumer Loan Rate Discount	35,000

*0.50% increase on a share certificate's APY (APY=Annual Percentage Yield). Points must be available and used at the time of opening/purchase and the exact quantity indicated to be eligible for the reward. There is a \$500 minimum balance required to open a Share Certificate. Consumer loans are subject to credit approval and include fixed term loans only. First mortgage home loans, credit cards, and line of credit loans are not eligible. Other restrictions may apply. Rewards are subject to change.

When can I redeem my points?

It can take up to 60 days after a transaction or travel completion date for points to be credited to your account. Most points will be accumulated and available for redemption at the end of each month. To redeem your points, you must accumulate a minimum of 1,500 points. Visit the uChoose Rewards® home page to see if you're eligible for a redemption.

Can I share points with family members?

All Educators debit and credit cards associated with your account will automatically earn points together. Additionally, if you have multiple Educators accounts, you may be able to link them together to combine points. Please check the "Link Account" page of the uChoose Rewards® site for more information. You can also click [here](#) for a tutorial on how to link accounts.

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How do I use my uChoose Rewards® points in the Paypal Pay with Points program²?

When you check out using PayPal, you will have the opportunity to use your uChoose Rewards® points as a payment method. Your uChoose Rewards® enrolled card will be used for any remaining balance after you use your points.

What if I took advantage of a merchant-funded offer, but my points are not showing up?

It can take up to 60 days from the transaction date (or 60 days after travel completion) for transactions to appear on the “My Rewards” tab. If points from a qualified transaction do not appear after 60 days, visit the Help Center to email a representative or call 262.886.5900.

Can I return my redemption merchandise?

Some redemption items can be returned, and some cannot. To understand the various redemption policies and processes, please review the [Terms and Conditions](#).

Can I return merchandise that I purchased with points at the point of sale?

Just like purchases made with a card or cash, merchandise purchased with points will follow the merchant’s standard return policies. Please refer to that merchant’s site for more information.

If I redeem points for cash back, how do I know to which account it will be deposited?

Cash back redemptions are deposited in the account associated with the card you have registered in uChoose Rewards®.

When I redeem my points for a product, can I ship my redemption to an address other than the one Educators has on file for me?

No, you cannot change the shipping address for a redemption from the address on file. This is to protect you against fraudulent use of your points. If you would like to change your address, please contact us at 262.886.5900.

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²When using points at checkout, each point is worth \$0.00915, which means 100 points equals \$0.915 in redemption value. You may not see Pay with Rewards every time you check out online with a merchant. Not currently available for sending money, recurring payments, and in-store transactions. Pay with Rewards will be available on eligible cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. All reward redemptions are subject to your issuer’s reward program terms. To learn more about Pay with Rewards, see terms and conditions.