

ABOUT THE PROGRAM**What are uChoose Rewards?**

uChoose Rewards is a rewards program that allows you to earn points when you make purchases using your WaFd Bank Visa® Commercial Preferred Solution Credit Card. Points can be redeemed at the point of sale with Pay with Points or for cash back, gift cards, merchandise, travel, and more.

How do I earn points?

You earn points by making qualifying purchases using your WaFd Bank Visa® Commercial Preferred Solution Credit Card. You may also earn additional points through participating retailers featured on the uChoose Rewards website. For online offers, be sure to click the Shop Now button before completing your purchase.

Where can I earn points?

You can earn points anywhere in the United States where your card is accepted.

POINTS AND REDEMPTIONS**When can I redeem my points?**

Points may take up to 60 days to be credited to your account. Some programs require a minimum points balance before redemption. Check your dashboard on the uChoose Rewards homepage for eligibility.

What can I redeem my points for?

Points can be redeemed at the point of sale using Pay with Points or online for cash back, gift cards, merchandise, event tickets, travel, and more.

How do I use Pay with Points?

Pay with Points is available with select merchants and digital wallets. When available, you can choose points as a payment option during checkout. Any remaining balance will be charged to your enrolled card.

**SHIPPING, RETURNS, AND ACCOUNT
MANAGEMENT****Can I ship redemptions to a different address?**

No. Redemptions must be shipped to the address on file to protect against fraud. To update your address, contact WaFd Bank at 800-324-9375.

Can I return items purchased with points?

Some items are eligible for return and others are not. Please review the program's Terms and Conditions for specific return policies.

ACCOUNT AND SECURITY**Can I share points with family members?**

Yes. All cards associated with an account earn points together. If you have multiple accounts with WaFd Bank, you may be able to link them through the My Account page.

What happens if my card is lost or stolen?

If a replacement card is issued on the same account, your points will transfer automatically. You do not need to re-register.

Who should I contact with questions?

If you have additional questions, visit the Contact Us page on the uChoose Rewards website or WaFd Bank at 800-324-9375.