



## uChoose Cash Back Rewards Frequently Asked Questions

### ABOUT THE PROGRAM

#### **What is uChoose Cash Back Rewards?**

uChoose Cash Back Rewards is a rewards program that allows you to earn points when you make purchases using your WaFd Bank Visa® Cash Back Rewards credit card. Cardholders automatically receive quarterly cash back for their accumulated points value. Cash Back is delivered as a credit to the cardholder's account.

#### **How do I earn points?**

You earn points by making qualifying purchases using your WaFd Bank Visa® Cash Back Rewards 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.

#### **How do I know which merchant-funded offers have been activated for which cards on my account?**

Activation of any offer is applicable for all cards on your account. This does not apply to linked accounts, however. You will need to log into the uChoose Rewards account associated with any linked accounts and activate offers for cards on those accounts.

### 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?**

Cardholders automatically receive quarterly cash back for their accumulated points value. Cash Back is delivered as a credit to the cardholder's account.

### 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.