

# Visa Rewards Program

## Redemption Blackout Period

### Frequently Asked Questions

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#### 1. Why can't I redeem my visa reward points during the blackout period of 1/20 – 2/1/26?

During this period HFCU will be transferring your visa rewards points to our new system. It is necessary to limit point redemptions during this period to ensure an accurate transition of your points.

#### 2. What will I have access to during the blackout period?

During 1/20-2/1/26, you will need to call 866-878-6509 for any questions regarding existing redemption orders.

#### 3. Will I lose my visa rewards points during the new system conversion?

No, all of your visa rewards points will be transferred over to the new system. Additionally, all of your points will reset to a new 5-year expiration.

#### 4. Why are you converting the system?

This upgrade will provide enhancements to your member experience.

- Accessibility: You will have access to redeem and view reward points activity all within your Digital Banking.
- Convenience: All information is viewable on any mobile device.
- You will have access to more reward options

#### 5. When can I log into the new system to view my points?

**February 2nd** is the first day you can view and redeem your visa reward points via Digital Banking.

#### 6. Do we have to re-enroll in the points program?

No, you will not have to re-enroll. Your information and visa reward points will be converted over to the new Visa Rewards program. **To view your points, log into Digital Banking > Visa Rewards from the navigation menu.**

#### 7. I redeemed a cash back order or merchandise in the old site right before the black out period. Will I still get my order(s)?

Yes, anything redeemed prior to the redemption black out date will be sent as normal.