

## New Visa Rewards Program Frequently Asked Questions

---

### **1. What are Visa Rewards?**

Visa Rewards is a rewards program available to our Visa Gold and Visa Business credit card members. Within this program, you earn 1 point for every \$1 you spend. You may redeem points for merchandise, travel, cash back or statement credits. (US and Canada residents only). Cash Advances/ATM Withdrawals and balance transfer transactions do not qualify for reward points.

### **2. Where I can I view and redeem my rewards points?**

To view/redeem your reward points, log into Digital Banking > Visa Rewards (on the left hand navigation).

### **3. Who do I call if I have an issue with my points or my redemption?**

Please contact our Visa Rewards Support line: 888-220-5740

### **4. Can visa reward points be redeemed for cash?**

Yes, you can redeem points for cash. The minimum cash back amount is \$25.00, and the maximum is \$1000.00.

### **5. When can I expect my cash back rewards to be deposited into my account?**

You will receive the deposit to your savings account within 5 to 10 business days (excluding holidays). You can only receive your cash back rewards/deposit into a regular savings account when redeeming for cash. Point redemptions for cash cannot be reversed or cancelled.

### **6. Who do I need to contact if I have not received my cash reward?**

If it's been more than 10 business days since you have placed your order/request, please contact our Rewards Support at 888-220-5740 to assist you.

### **7. Can I transfer points from one credit card to another?**

HFCU cannot transfer points from one account to another. However, if you are a Honda associate with points on a Visa Business credit card and would like to request to transfer points to your Visa Gold credit card this can be processed by calling our Visa Rewards Support line at: 888-220-5740.

### **8. Do my visa reward points expire?**

Your visa reward points will expire five years from the date of issuance.

**9. Where can I see my points and any points that are expiring?**

You can log into digital banking > visa rewards and under the account activity section, you can see all activity, earnings and redemptions as well as upcoming points that are set to expire. If you have points that are set to expire soon it will show in the top right-hand corner of the My Activity page. If you do not have points that are expiring soon this area will be blank.

**10. Will I receive Visa Rewards Points statements as I did previously?**

Points are updated daily, and totals/activity can be found via Digital Banking within 'My Activity' page. Thus, statements will not be generated.

**11. How do I enroll in the Visa Rewards program?**

Visa reward points are now accessible through Digital Banking. You earn points automatically. If you wish to opt out of this program, you may call 888-220-5740 to request an opt out.

**12. When are points updated?**

Points are updated daily for the previous days posted transactions. Pending transactions are not eligible for points

**13. I had to get a new membership number and now I can't access my points, when will I be able to access my points again?**

If you have had a membership number change, it can take up to 7 business days while we update the systems to reflect your visa card and points to the new membership. You will be able to access the points as normal once this process is completed.

**14. I'm an authorized signer, why am I not earning any points?**

Card carrying primary members and any joint members on the Visa Gold loan can earn points. Purchase activity on the loan (Ex. online purchases) does not earn points if none of the primary and joints have an attached activated card.

Card carrying primary members on the personal Visa Business loan can only earn points.

**15. I make regular card purchases on my corporate Visa Business loan. Why am I not earning any points?**

Only personal Visa Business loans are eligible to earn points from purchases. Corporate Visa Business loans are ineligible.