

Purchase Rewards FAQs

What is Purchase Rewards?

Purchase Rewards lets you earn rewards by using your USFCU debit card to purchase merchandise and services. The program is available to all debit Cardholders ("Cardholders"). Through this program, you'll receive targeted offers to receive rewards on purchases based on how you shop. As a Cardholder, there is no limit to the rewards you can earn. So, the more you use your USFCU debit card, the more offers you can receive and the more rewards you can earn!

Is Purchase Rewards free?

Yes, Purchase Rewards is free! There is no cost associated with this program, making it easy for Cardholders to earn rewards. This new rewards program is just another benefit of using your USFCU debit card.

How do I sign up?

All debit Cardholders are automatically enrolled in Purchase Rewards.

What is the benefit of these offers in my Internet Branch?

This is a new program USFCU is providing to help debit Cardholders earn even more rewards. We bring you offers from the types of retailers you shop with every day.

Where do I go to see offers?

You can find offers on the new home page of Internet Branch (available October 14) beneath "Transactions" in the transaction history or in the "Rewards" section in the upper right part of the page. Offers can also be found on the account history page or the rewards summary page. New offers will be labeled as "New Offers" until you click to activate them. Once clicked, the reward is "loaded onto" the associated debit card. All offers can be viewed by visiting the rewards summary page.

I don't have many Purchase Reward offers. Where are they?

If you are new to Purchase Rewards, it may take a few weeks for the program learn your shopping habits. Continue to use your USFCU debit card and you'll soon see personalized offers increase in number and frequency. You'll be alerted to new offers right from your Internet Branch home page.

Why don't I have any offers?

Offers are based on your current shopping habits. If you seldom use your debit card, you may not receive any offers until you begin using your card more. The more you use your USFCU debit card, the more chances you will have to receive relevant offers!

Note: You may not be receiving any offers because you may have accidentally opted out of the program. If you cannot access the rewards summary page or don't see the "rewards" section in the upper right part of the new home page of Internet Branch, you are not enrolled in Purchase Rewards. Please contact the USFCU Member Service Center to be opted back in.

I see offers, but I don't have a debit card. How do I take advantage of these offers?

Please ask USFCU about getting a debit card associated with that account so you can start taking advantage of your offers!

How do I redeem offers?

Each offer is based on how you currently shop, so the offers that you receive are relevant! To redeem the offer, simply click on it to see the details; this automatically loads the offer onto your debit card. Then shop at the specified retailer and pay using your USFCU debit card to earn the reward. Each offer has different details regarding when and where to shop and how much you need to spend. Offers that require an online purchase are clearly specified and may include a redemption code. Please read the details to determine how to redeem each offer and start earning rewards.

Can I use *any* of my debit cards to earn rewards?

You have to use your USFCU-specific debit card that is associated with the account that received the offer to earn rewards.

Do I need to use a coupon or code to earn rewards?

Typically, you do not need a coupon or code to redeem an offer. Each offer has different specifications regarding when and where you shop and how much you need to spend. Offers that require an online purchase are clearly specified and may include a redemption code. Please read offer details to determine how to redeem each offer.

How long do I have to take advantage of an offer?

Each offer has an offer period that was set by the merchant. You must redeem offers before the expiration date. The expiration date can be found in the offer details section of the offer by clicking on the offer.

I had an offer that expired yesterday. Can I still get it?

No, once an offer has expired there is no way to retrieve it. You can view expiration dates for all your offers on the rewards summary page.

Where can I find my expired or redeemed (used) offers?

Expired offers can be accessed through a link at the bottom of the rewards summary page. The expired offers page shows your expired offers in the last 90 days and excludes any offers that you have redeemed.

Can I use another coupon or discount from this retailer with my offers?

Yes, if the amount paid with your USFCU debit card meets the requirements of the offer after the coupon or discount is applied.

When do I receive the rewards for the offers I redeem?

Your rewards will typically be deposited to your account the month after you redeem the offer. Since we do not share your personal information with retailers, we cannot credit your account immediately at the time of purchase. For example, any rewards you redeem in the month of September typically will be credited to your account at the end of October. If you would like to see the offers you have redeemed or the total value of the offers you have redeemed, please visit the rewards summary page.

Why didn't I receive my rewards when I made my purchase?

Rewards are not received at the point of purchase because no personally identifiable information is passed to the retailers. On average, you will receive rewards for redeemed offers approximately one month after the month the redemptions were made as mentioned above.

How can I view all of my offers?

To view all offers that you have redeemed, go to the rewards summary page. The rewards summary page contains all offers you have received, those you have redeemed and the specifics for each offer including the offer expiration dates.

Someone I know received an offer I want. How can I receive that offer as well?

Each offer received through the rewards program is based on how your currently shop, so the offers you receive are relevant to you. Since everyone's transaction history is different, there is no specific way to get someone else's offer other than to have the same transactional history as that Cardholder.

If I return merchandise used to redeem an offer, do I keep my rewards?

Yes, you will keep any rewards earned.

Do I have to pay any taxes on the rewards I earn?

No, you do not have to pay any taxes on your rewards. These rewards are similar to other coupons, except they are redeemed more easily by using your debit card.

If I have more than one account, will I see the same offers on both accounts?

Offers are matched on an account level, based on the purchases made with your USFCU debit card for that account. If you make different purchases with different accounts, you will see different offers in those accounts. You must use the USFCU debit card connected to that account to redeem the offers for that account.

What if I do not want to receive offers?

You can opt out by clicking on the "Stop receiving all offers" link on the rewards summary page. This link can be found in the upper right part of the rewards summary page. If you opt out of Purchase Rewards but change your mind later, please contact the Member Service Center and we will re-enroll you.

Will I still earn rewards if I opt-out?

Rewards earned prior to opting out will be credited to your account.

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers. In fact, no personal information leaves USFCU.

The third part vendor (Cardlytics) only provides the offer information to our Internet Branch provider (Digital Insight), from there everything happens on our end – the offer is presented to you, tracking of which offers have been selected and which offers have been redeemed.

Who administers Purchase Rewards?

Purchase Rewards is administered through a third party. All personally identifiable information is secure and is not shared with the third party. Our third party partner will make best efforts to collect all of the rewards due to you and assumes all liability for the collections. USFCU is not liable for rewards, but will work with the partner to ensure a great member experience.

What if I did not receive the correct amount of rewards?

Each offer has different specifics regarding when and where to shop and how much you need to spend. Check the rewards summary page on the website to ensure the purchase qualifies as redemption of the offer. If you still feel it is incorrect, please contact the Member Service Center.

Who do I call if I have a question?

Please contact the Member Service Center at (952) 736-5000 or 1 800 345-2733 if you have any questions.