

# NCFCU Visa Credit Card SCORECARD Rewards

## Frequently asked questions!

### **Q. What is Visa Credit Card SCORECARD Rewards?**

It is a Rewards program that allows cardholders to earn one Bonus Point for each qualifying dollar spent. Whether you buy groceries, gas, clothes, go to the movies or out to dinner, if you pay with your *NCFCU VISA Credit Card* you will earn Points!

### **Q. Do the purchases made with my NCFCU Debit Card qualify for Points?**

No, this program is only for *NCFCU VISA Credit Card* purchases.

### **Q. If I'm already an NCFCU VISA Credit Card Holder do I need to enroll for SCORECARD Rewards?**

All *NCFCU Visa Credit Card* holders that are in good standing will automatically be a part of the Visa Rewards program effective September 17, 2018.

If you don't have an *NCFCU Visa Credit Card*, start earning Bonus Points today by simply applying online or calling NCFCU at (717) 774-7706, Option 1.

### **Q. How do I know how many Points I've earned using my NCFCU VISA Credit Card?**

You will visit the SCORECARD website - [www.scorecardrewards.com](http://www.scorecardrewards.com). The first time you visit this website you will need to click on create account. Then, you will provide your *NCFCU VISA Credit Card* Number, First and Last Name (as it appears on your credit card) and your billing zip code. You will then create a username and password and select your security questions. Next you will click ok to confirm your account and an email will be sent to you. To complete your registration you will click on the link in the email and this will activate your account.

### **Q. What are my redeeming options for the Points I earned?**

You can redeem your SCORECARD Points for travel, merchandise, cash and much more. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) to review your options under Shop Rewards.

### **Q. Can I see my Points at any time?**

Point balances are always available on [www.scorecardrewards.com](http://www.scorecardrewards.com) or you may call SCORECARD Rewards Customer Service at (800) 854-0790.

### **Q. How are Points calculated?**

You will receive one Point for every \$1 in net purchases you charge to your *NCFCU VISA Credit Card*. No Points are earned on cash advances or returns.

**Q. How long are Points valid?**

The Points earned using your *NCFCU VISA Credit Card* do not expire.

**Q. Why didn't I receive my rewards?**

Your rewards will usually be provided within 60 days after a qualifying purchase. If you feel you should have received a reward based on your qualifying purchase but did not, please contact a **SCORECARD** Rewards Customer Service at (800) 854-0790.

**Q. What is Householding?**

Householding is a **SCORECARD** Rewards program feature that provides participants with the ability to combine Bonus Points of the individuals living in the same household.

**Q. How can I Household my NCFCU Credit Cards together?**

If you have multiple cardholders in a household, you may submit an application by visiting [www.scorecardrewards.com](http://www.scorecardrewards.com) and clicking on the "Householding" link. The person making the request will receive an instant response of acceptance or declination on the program website. In addition, an email will be sent to the Head of Household and all contributing accounts named on the application.

**Q. Who is the Head of Household and how is it determined?**

The Head of Household refers to the individual of the primary card holder. The first name on your NCFCU account determines the Primary member.

**Q. Is there a cost to Household my Points earned from NCFCU VISA Credit Cards combined?**

No, there is no cost to Household your cards into one Rewards Account.

**Q. Can I transfer Points earned at one financial institution to my card(s) at another financial institution?**

No, you cannot transfer Points from one institution to another.

**Q. Who do I contact with questions about the program?**

Ask an NCFCU member representative for details. You may also call the **SCORECARD** Rewards Customer Service at (800) 854-0790.