

Purchase Rewards FAQ

Several frequently asked questions are presented below and should help you get up to speed using this program.

What is this rewards program?

This rewards program lets you earn rewards by using your UKRFCU debit card to purchase merchandise and services. 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 UKRFCU debit card, the more offers you can receive and the more rewards you can earn!

Where do I go to see offers?

You can find offers on the new home page beneath transactions in the transaction history or in the "rewards" section. 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.

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 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.

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.

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.

I redeemed an offer but it isn't showing up, what is going on?

Offer redemptions do not show up immediately. Generally, they will appear on the rewards summary page within a week after the purchase transaction appears online. If it has been longer than two weeks and your redemption has not yet appeared, please contact Support.

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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 UKRFCU debit card for that account. If you make different purchases with different accounts, you will see different offers in those accounts. You must use your UKRFCU debit card connected to that account to redeem the offers for that account.

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

You have to use the UKRFCU debit card that is associated with the account that received the offer to earn rewards.

I don't have a debit card, why am I seeing offers?

Sometimes offers are presented to accounts with few debit card transactions in order to introduce the program and show how it works. If you don't want to see offers any longer, you can opt-out by clicking on the "Stop receiving all offers" link on the rewards summary page.

Why don't I have any offers?

Offers are based on how you currently shop to ensure the offers you receive are relevant. 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 UKRFCU debit card, the more chances you will have to receive relevant offers!

I don't have a UKRFCU debit card but want Purchase Rewards. How do I sign up?

To utilize this program, you must have a UKRFCU debit card that is linked to your checking account. You can sign up for a Share Draft (checking account) at any UKRFCU branch. A Share Draft has no minimum balance and allows unlimited withdrawals, deposits and transfers.

What if I do not want to receive offers?

You can opt out by choosing "Remove me from this program" on the rewards preference page. The link to this page can be found in the bottom part of the rewards summary page for each checking account. If you opt out of the rewards program at this time but change your mind later, you can use the "Get Started" button to re-enroll.

Is my personal information shared with retailers?

No. Your personal information is not shared with retailers.

Is this program free to use?

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