



Pay With Points Rewards Program

What is Pay With Points?

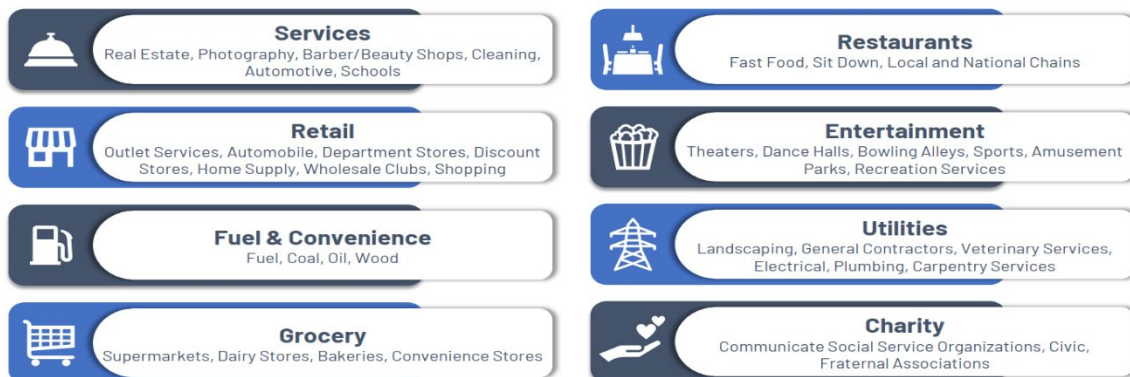
Pay with Points is a new redemption method that lets you redeem points for specific Visa transactions. You can sign up to receive notifications via text or email when an eligible transaction has occurred. You can select the transactions you'd like to redeem instantly through our reward program website, by responding to the text or email notification.



What transactions qualify for Pay With Points?

Most all signature based transactions qualify as long as they fall within the Pay With Points categories pictured below. PIN-based debit transactions do not qualify.

Pay With Points Categories



Who qualifies for Pay With Points?

Members with a Visa Signature Rewards Credit Card or Visa Rewards Debit Card.

How do I sign up for Pay With Points?

All rewards credit cardholders will be automatically enrolled on Tuesday, January 3. If members have a rewards credit card and rewards debit card, both cards will be automatically enrolled. AmpliFI will send you an email with a link to set up your preference profile. Members with a rewards debit card only will need to go to the website to enroll.

Can I sign up multiple accounts for Pay With Points with the same phone number?

Yes, you may assign a 10-digit U.S. mobile number to all eligible accounts in good standing.

Can I sign up multiple phone numbers in the same household for Pay With Points?

You may only assign one 10-digit U.S. mobile number per household or account.

How do I use Pay With Points real-time notifications?

Complete your preference profile on our registration site and respond to the opt-in text or email you receive. You will receive an email or text every time you make a purchase that qualifies, and you have sufficient points in your account. Simply reply "**REDEEM**" via text or click the redemption button in the email, and your points will be redeemed for that purchase. In addition, a statement credit for the purchase will appear on your monthly billing statement.

I received Pay With Points texts/e-mail messages after several consecutive purchases. Are they all valid for redemption?

You may only redeem against the most recent email or text message received. To redeem more, go to the Pay with Points section of our reward program website and choose **Select & Credit**. You will have access to the last 45 days of qualifying transactions.

Can I still redeem if the text or email message delivery is delayed?

The text or email message is sent at the time of the qualifying purchase. You have **24 hours** from when the purchase is made to respond and redeem; otherwise, you can go to the **Select & Credit** section of our reward program website and choose the transaction there.

Why didn't I receive a text message for my purchase?

Specific transaction categories, such as dining or gas stations, may not receive a message due to the authorization process needed. You must have enough points in your account to cover the redemption. The transaction must fall within the categories and meet a minimum \$10 threshold not to exceed \$250. Some dining transactions may not include the tip when processed, which may impact the transaction's inclusion based on your dollar threshold.

Will I receive a Pay With Points email or text messages for international transactions?

Yes, however, not all international merchant transactions may process due to differences in categorization by the processor and foreign exchange rates. Therefore, your statement credit may vary from the exact transaction amount due to foreign exchange differences.

Will I receive notifications while I am traveling internationally?

Yes, you will receive notifications for qualifying transactions. Please consult with your carrier for any applicable SMS charges that may apply during your travel.

Will I receive a Pay With Points email or text message for my automatic card payments?

If the transaction falls within your preferences and dollar threshold, and you have enough points to redeem against it, you will receive a notification.

Why is the Pay With Points credit on my statement different from my transaction amount?

The statement credit might differ from your final purchase amount if the transaction included a gratuity, fees, estimated taxes, or foreign exchange.

How do I stop receiving text messages or emails for Pay With Points?

You can opt-out of texts and emails at any time by going to our reward program website through online banking or the mobile app or calling 877.591.2327. You can text the word 'STOP' in response to a notification. After you opt out, you may still receive messages for up to 24 hours.

Do I need to make the minimum payment on my credit card statement if I receive Pay With Points statement credits?

Yes, payment requirements for your credit card are governed by your cardholder agreement.

Why is my transaction not displaying for redemption on the rewards website?

Transactions begin to display after enrollment. Transactions prior to enrollment will not display. You will only see qualifying transactions.

When will my statement credit appear on my account?

Please allow up to ten business days for your statement credit to appear.

My points are combined with my spouse/significant others. Will I receive messages for purchases made on their account?

The primary member will receive messages if they enroll.

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