

FAQ

Q. What is uChoose Rewards?

A. It's a rewards program that earns you points every time you use your Philo Exchange Bank Mastercard and sign for your purchases. Redeem your points for any reward of your choice from a vast online catalog.

Q. How do I get started?

A. Visit **uChooseRewards.com**. Click the **Register** link (under New to uChoose Rewards) and follow the prompts to create your User ID and password.

Q. How do I earn points?

A. You earn points every time you sign for your purchase, plus earn additional points for shopping at participating retailers, in-store or online through **uChooseRewards.com**.

Q. How can I track my points?

A. We keep track of your points for you — just register at **uChooseRewards.com** and check your points balance anytime right on the homepage!

Q. What can I get when I redeem my points?

A. It's your choice! You can choose from millions of options like merchandise, travel experiences and activities, event tickets, merchant gift cards and more.

Q. Will I earn points with all of my Philo Exchange Bank cards?

A. Yes! All cards within an account automatically earn points together. In addition, if you have multiple debit cards with Philo Exchange Bank, you can link them together to earn rewards faster. Just log in at **uChooseRewards.com**, then visit the Preferences page and scroll down to **Learn** how you can Link Another Account to your Program.



**Get the rewards you want...
with uChoose Rewards®**



Philo Exchange Bank
Member FDIC * Equal Housing Lender

Register for uChoose Rewards today!

Then, use your **Philo Exchange Bank Mastercard** to start earning 1 point per \$2.00 when you select "credit" and sign – wherever you shop! Redeem points for the rewards you want most – the choices are endless!

Earn rewards faster

Give Your Points a Boost

Whether online or in-store, in your neighborhood or across the country, you can earn more points – **up to 10 points per \$1** – and reach your reward goal faster with special offers from featured merchants.

Visit **uChooseRewards.com** for the latest offers and a full list of participating retailers. You'll find offers from local restaurants,

auto repair shops, clothing stores and more, as well as online retailers.

Once your account is registered, you'll also receive exclusive offers via email. Simply activate these offers to earn more points at all your favorite stores.

► **You earn points every time you sign for your purchase** – not just at participating retailers!

Participating retailers subject to change.

Redeem your points for millions of items

Visit uChooseRewards.com

Choose from a wide array of merchandise, travel experiences and activities, event tickets, merchant gift cards and much more!

BONUS!

Redeem your points for available Best Buy products and pick it up in-store that day!



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uChoose
Rewards

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