

# Understanding Credit and Debit Card Rewards

November 13, 2025

12:00 PM

# Unique Card Programs

## Credit




## Debit



# Two Separate Ways to Earn & Redeem

## Credit Rewards Program

CURewards®

## Debit Rewards Program

uChoose Rewards®

# Credit Card Rewards



# Credit Program: CU Rewards

- 1 point earned for every $1 spent
- Expiration: 2 years from the date earned
- Redeem online at www.curewards.com
- For assistance, members can call 888-634-6318

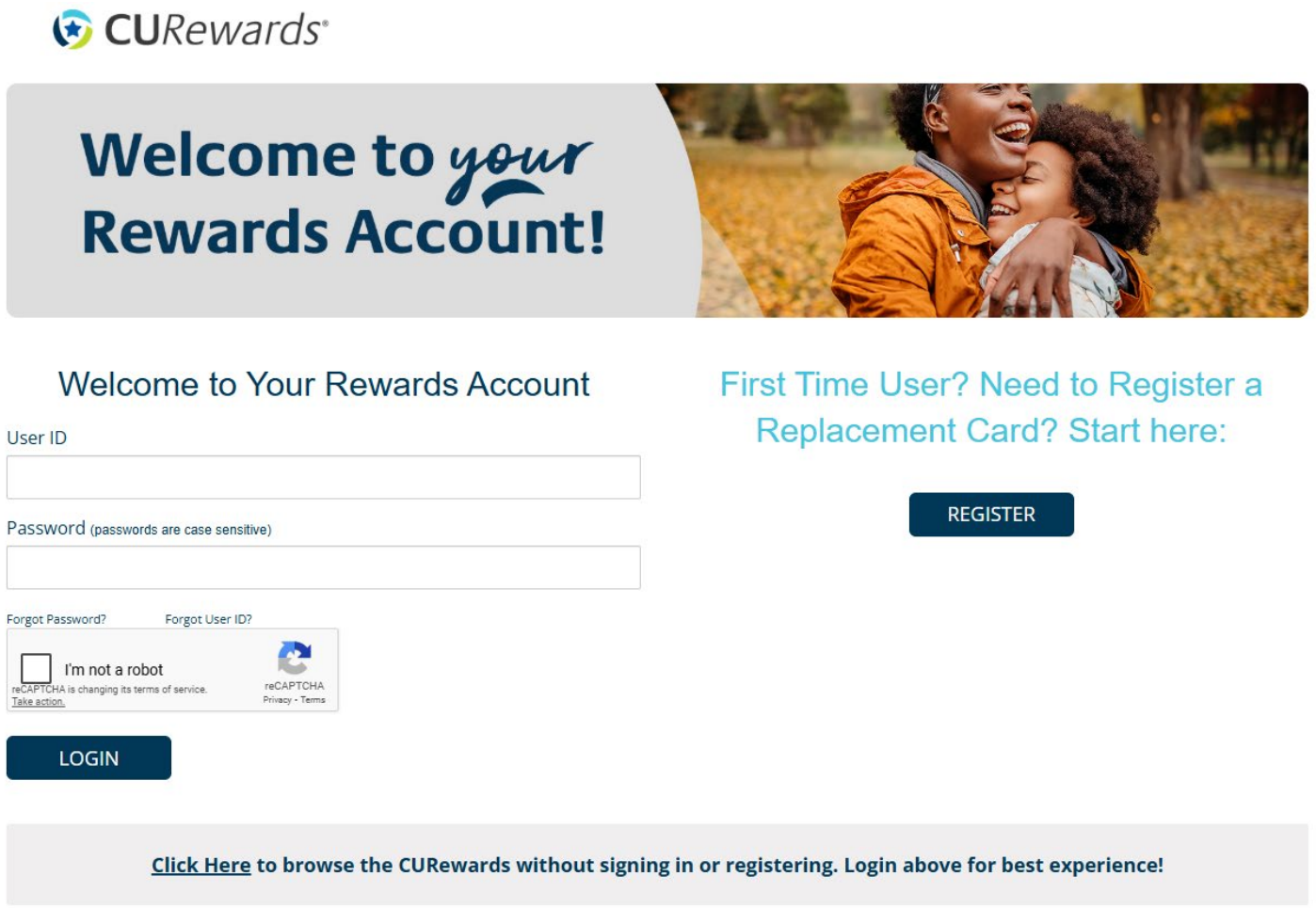
CU Rewards®



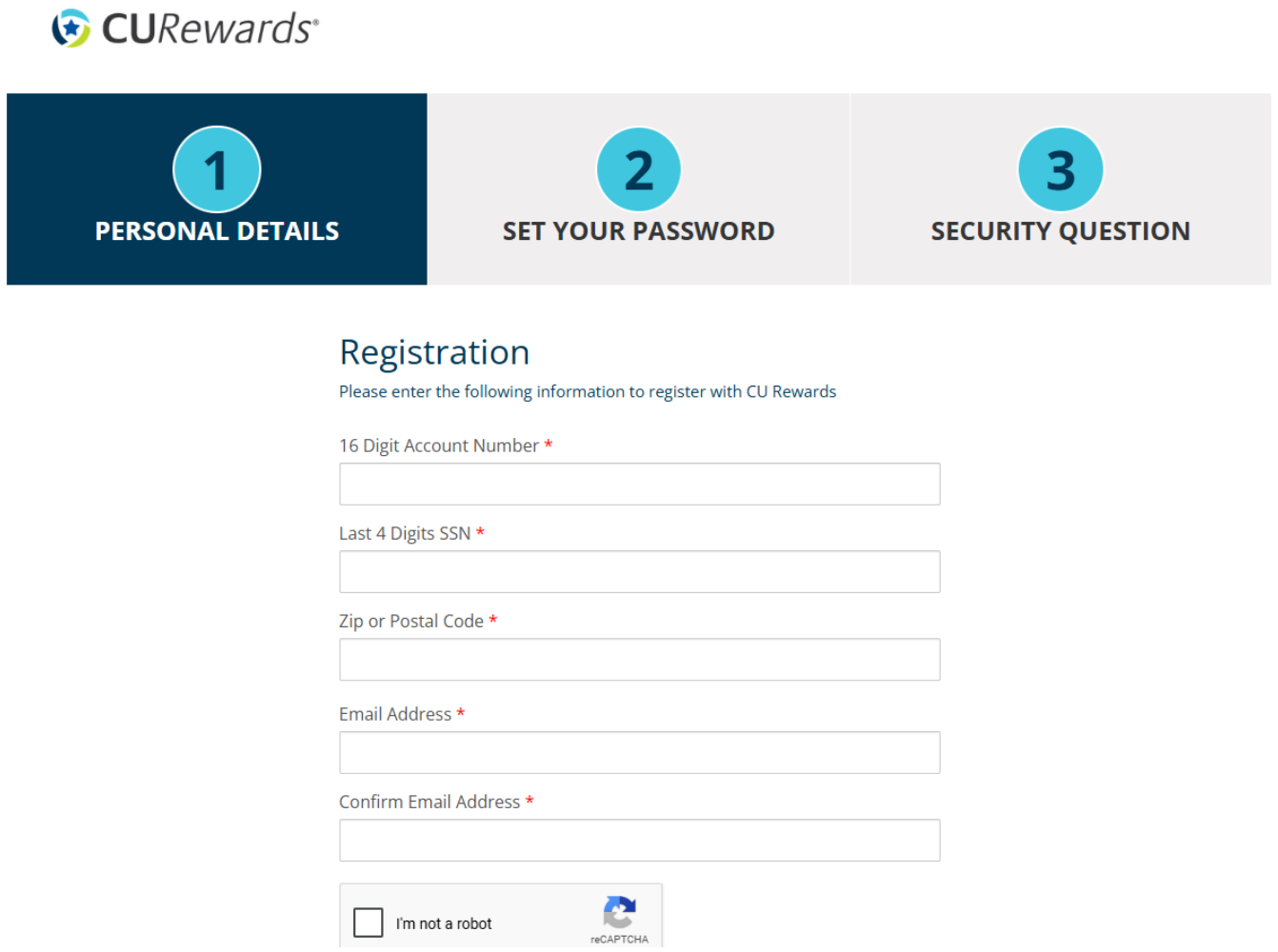
# How to Redeem

Credit

Create an account or login.



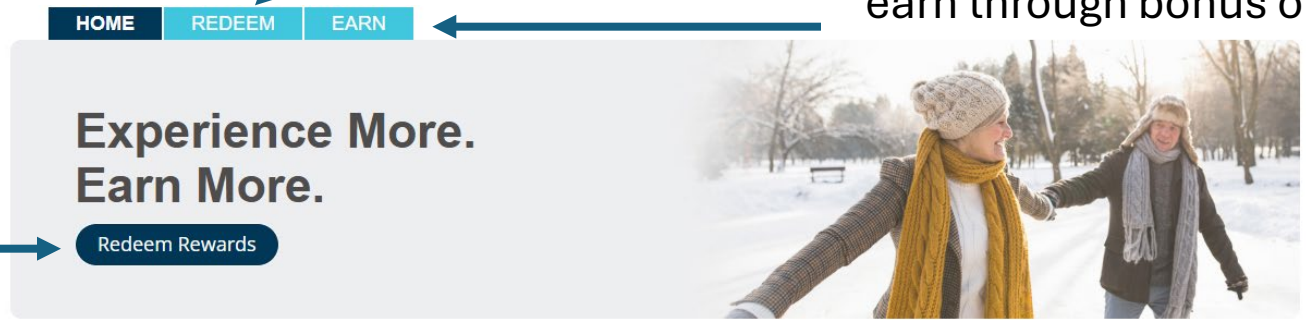
# New Users Must Create an Account



# Once Logged In

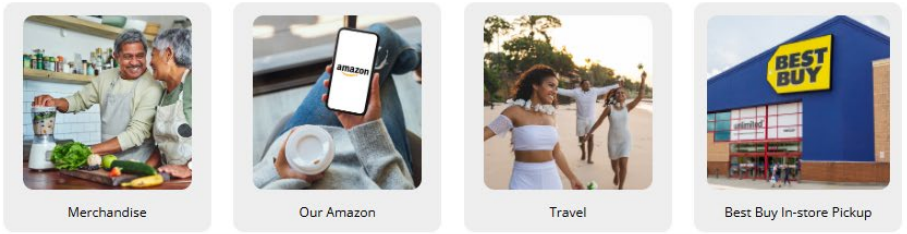
Click to show redemption options.

Click to show additional ways to earn through bonus offers.




Click to redeem rewards.

Redemption options.

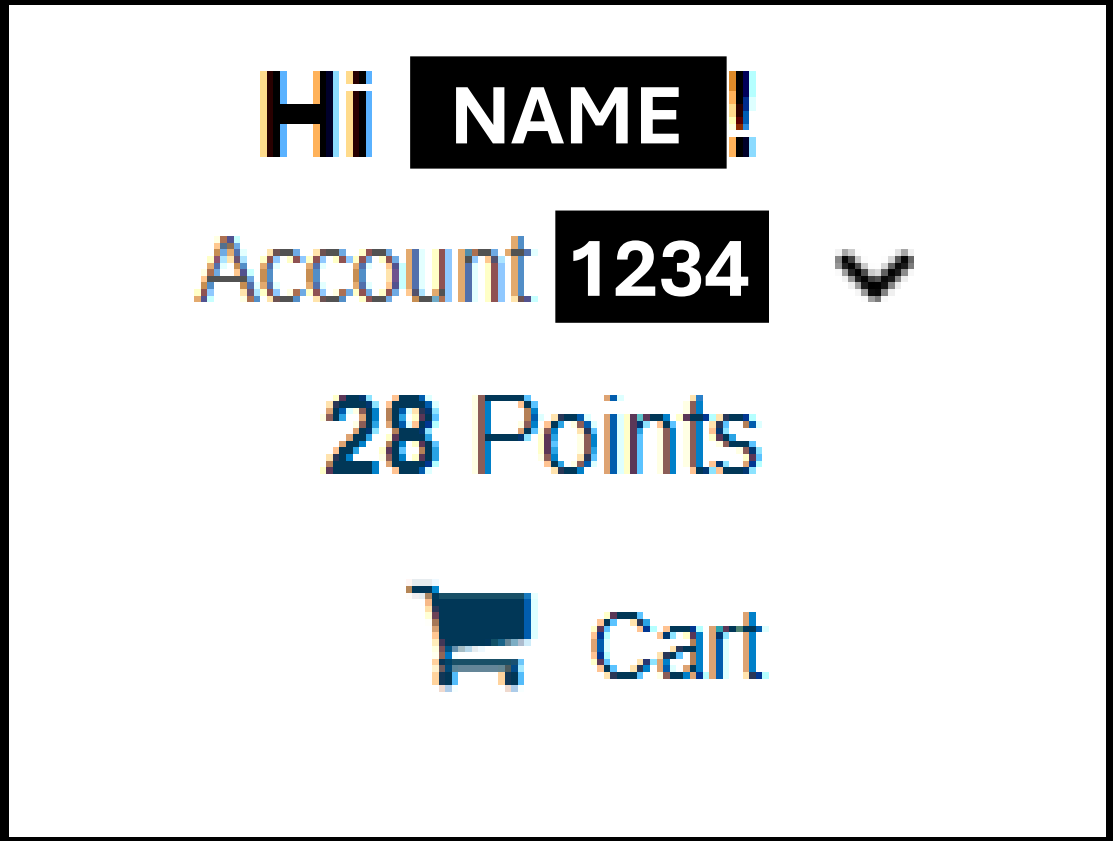



Show bonus offers.



# Points Balance

Your points balance will be available in the upper right corner of the screen after logging in.





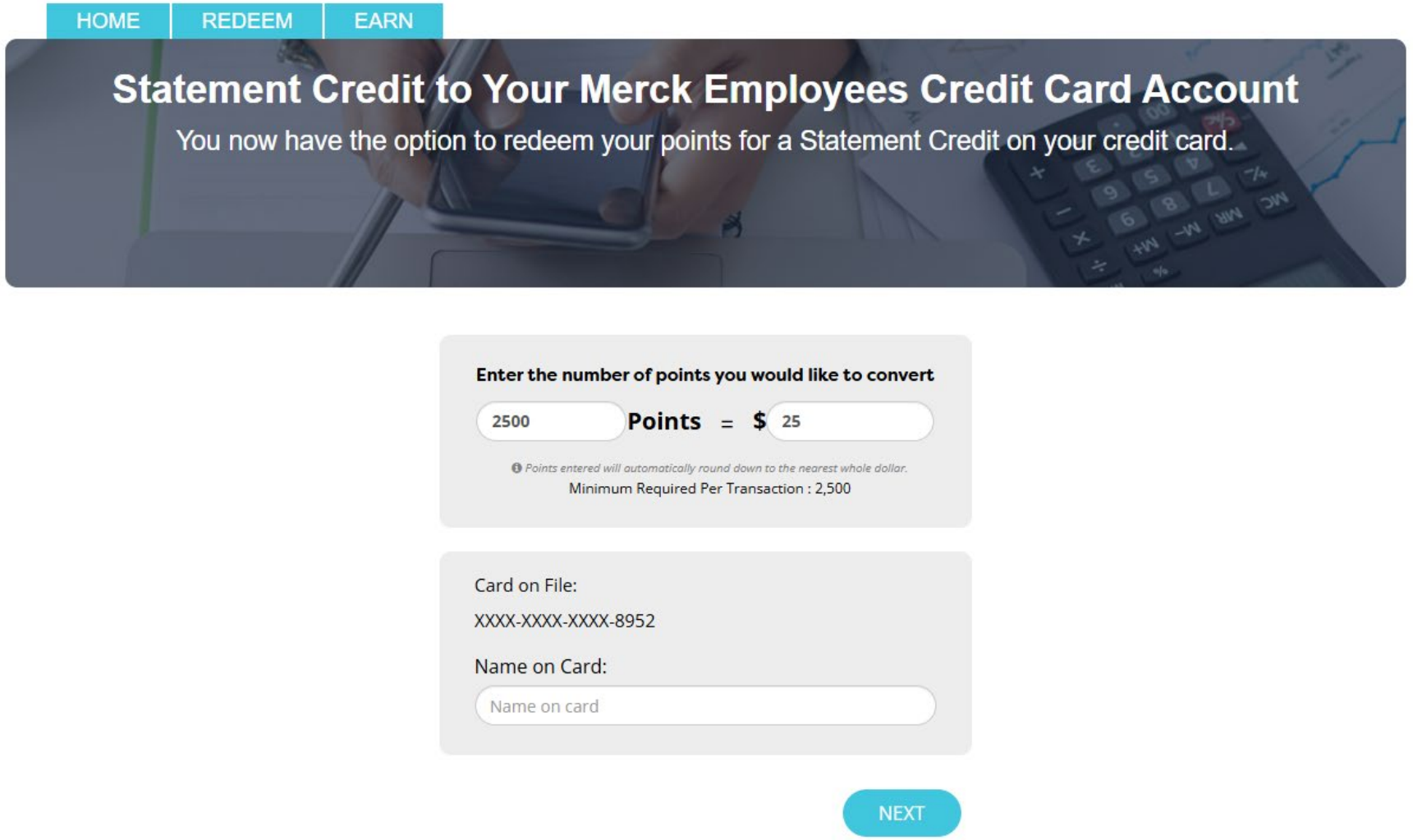
# Redemption Options

Credit

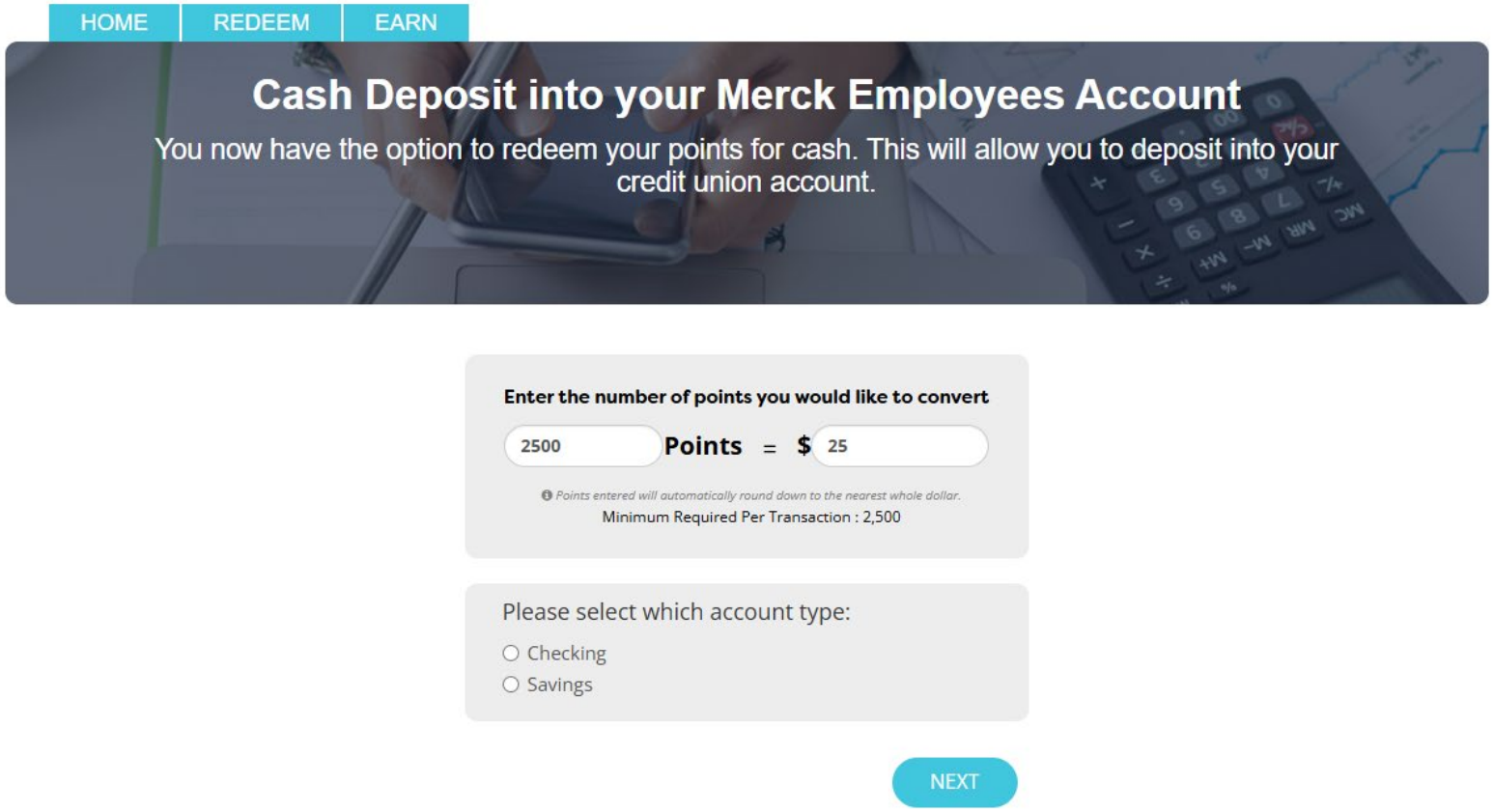
# What can I redeem my points for?

- Statement credits
- Deposit into your Merck Employees FCU checking or savings account
- Amazon
- Best Buy
- Gift Cards
- Merchandise
- Travel

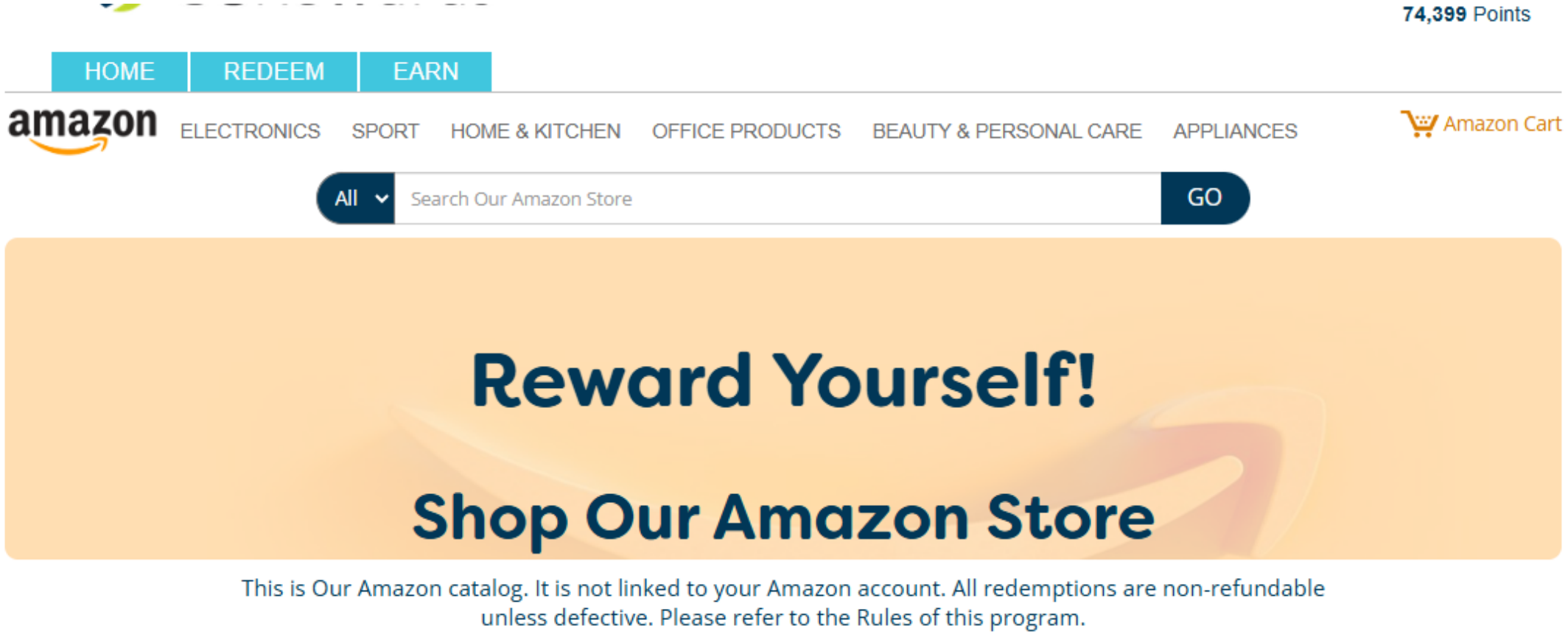
# Statement Credit on Your MEFCU Visa Card



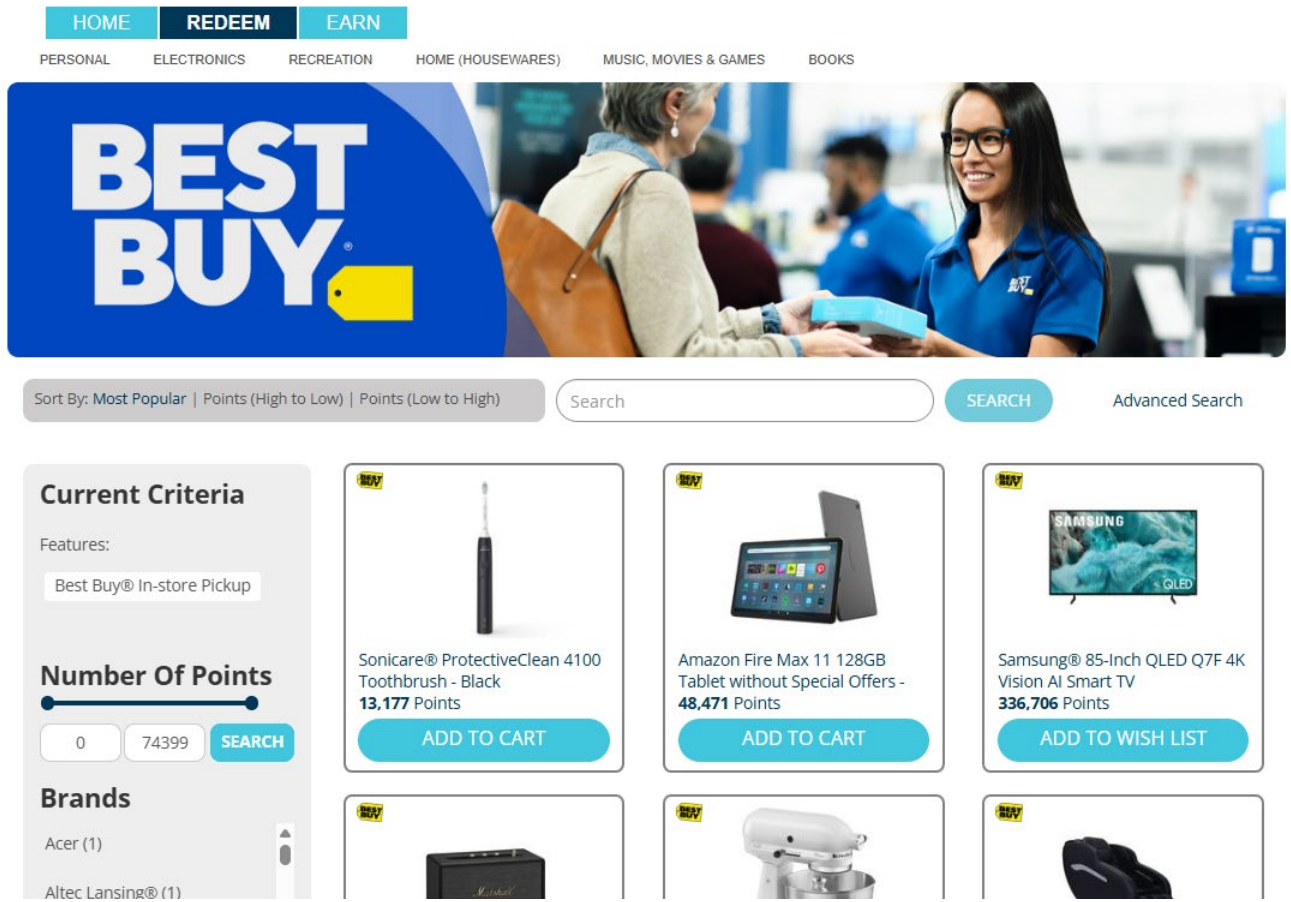
# Deposit into Your MEFCU Checking or Savings Account



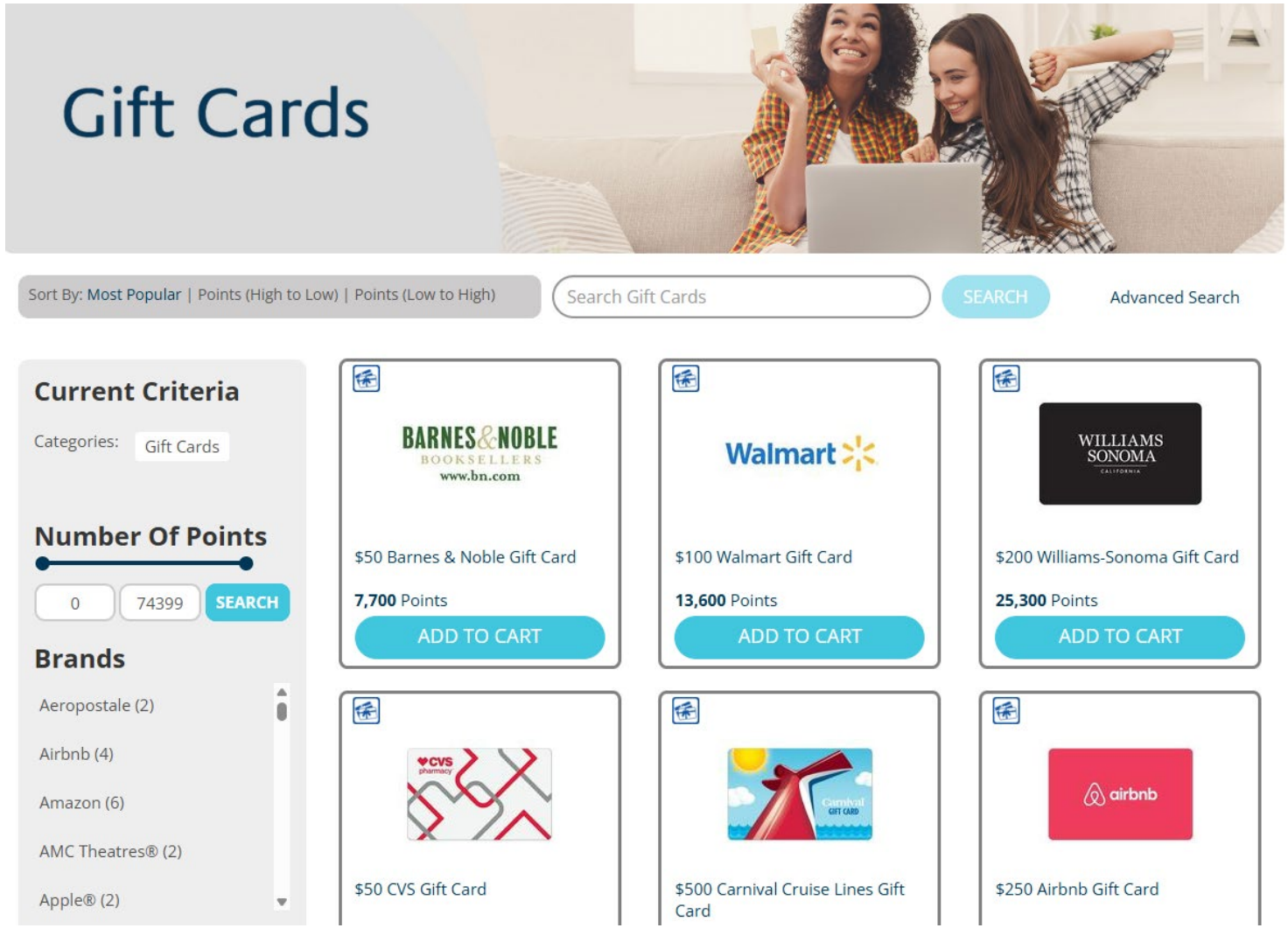
# Amazon Store Through CU Rewards



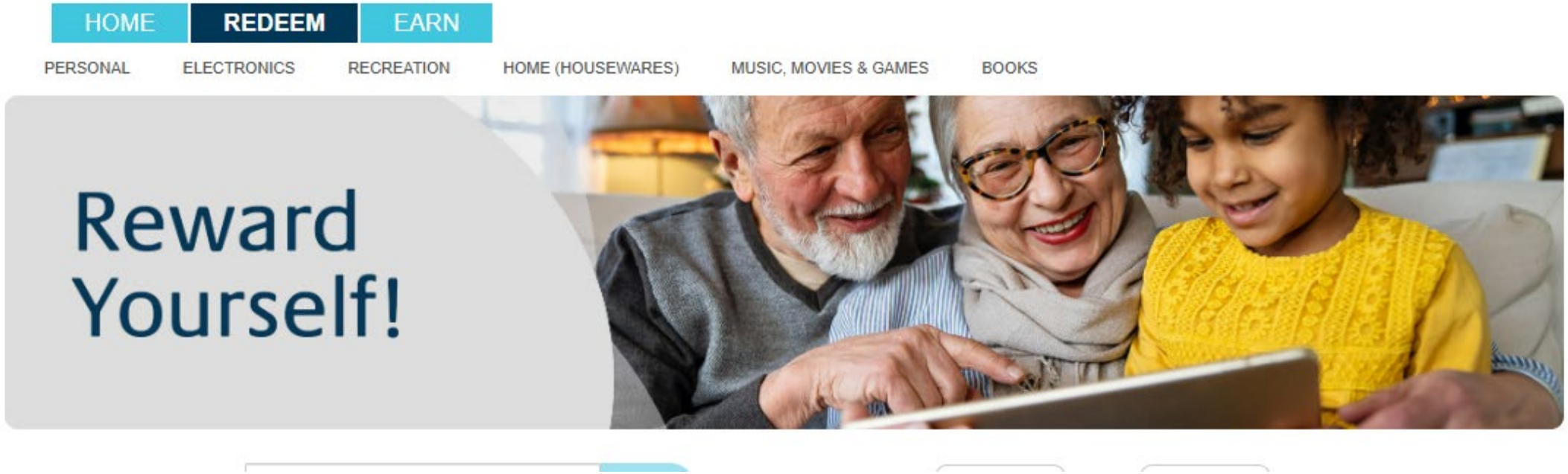
# Best Buy Store Through CU Rewards



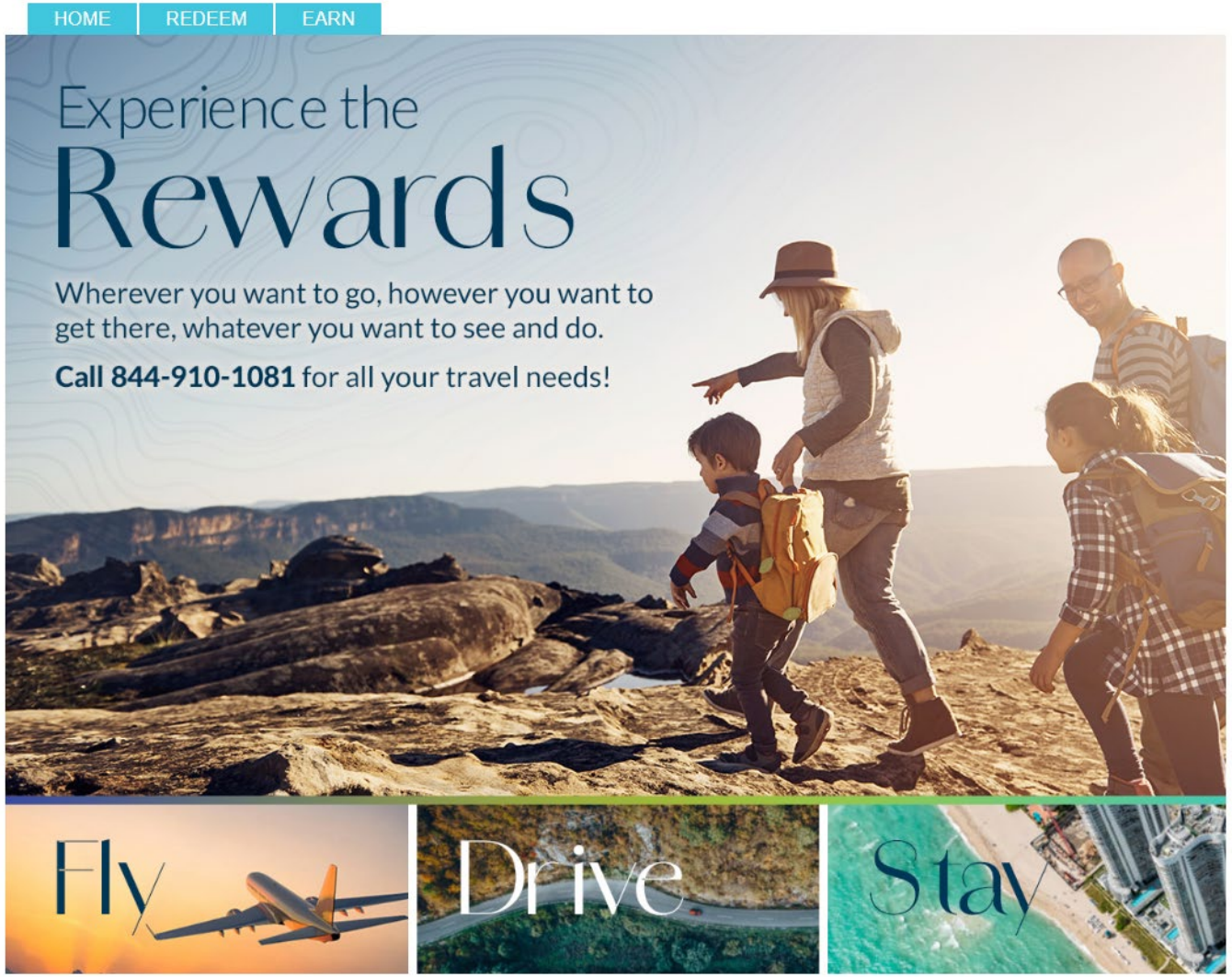
# Gift Cards from a Variety of Merchants



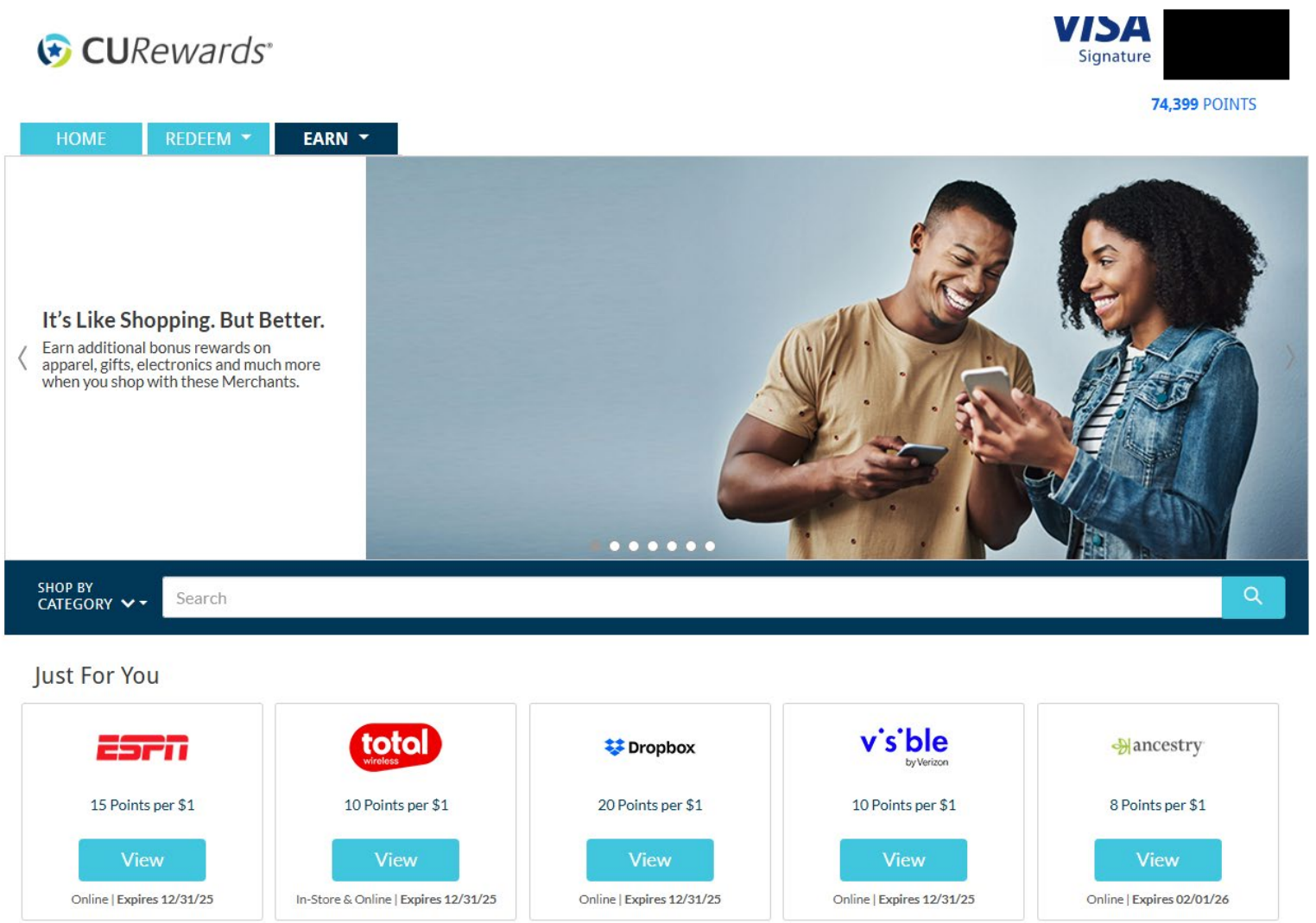
# Merchandise Available



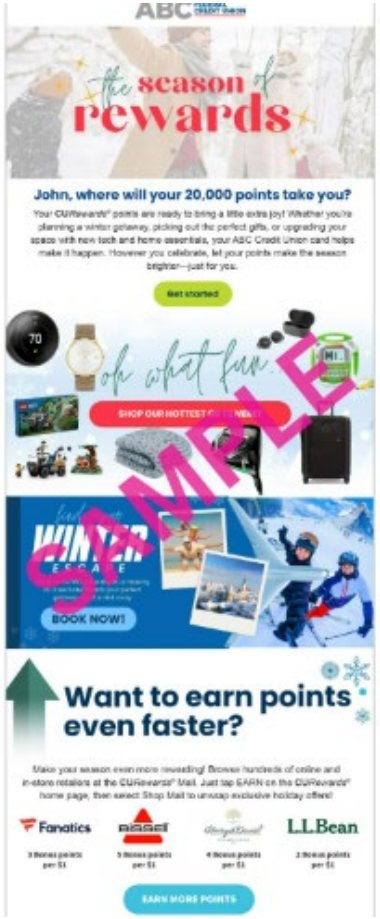
# Redeeming Travel Rewards - Must Call



# Earn More By Shopping Available Offers



# Rewards Statements – Emailed Quarterly





# Remember...

- Minimum of 2,500 points is required for cash back options; minimum redemption of $25
- Minimum payment required even if points deduct more than the minimum payment amount noted on your monthly statement (if balance remains on card)
- All redemption options must be accessed through your account at curewards.com (for example: you cannot pay with your points while checking out of amazon.com)
- Monitor your expiration information when you log into CU Rewards so you don’t lose points due to expiration

# Debit Card Rewards



# Debit Program: uChoose Rewards

- 1 point earned for every $2 spent
- Expiration: 2 years from the date earned
- Redeem online at www.uchooserewards.com
- For assistance, members can call 800-390-6739

uChoose Rewards®



# Redemption Options

Debit

# What can I redeem my points for?



Apple Products



Gift Cards



Merchandise



“Pay with Points”



Travel



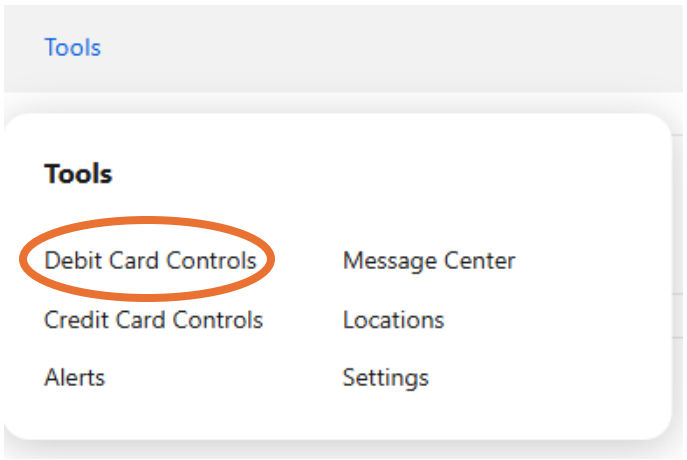
# How to Redeem

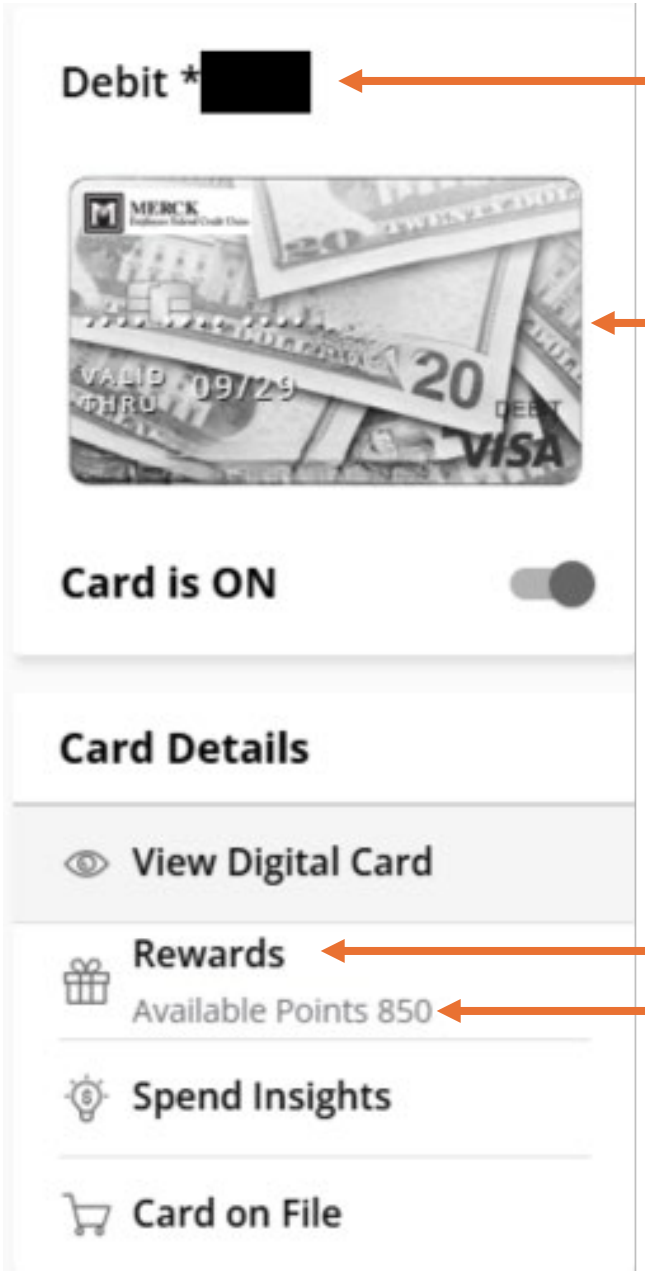
Debit

# Welcome to Easy Street…

- The easiest way to redeem your uChoose Reward points is through the Debit Card Controls tool in online banking.
- Simply log into online banking.
- Select “Tools”
- Select “Debit Card Controls”
- Click “Rewards” in the left side menu.
- Click “Continue” and you will be automatically signed in and brought to the uChoose Rewards site where you can redeem your rewards points.
- No additional usernames or passwords needed.

# Understanding Debit Card Controls



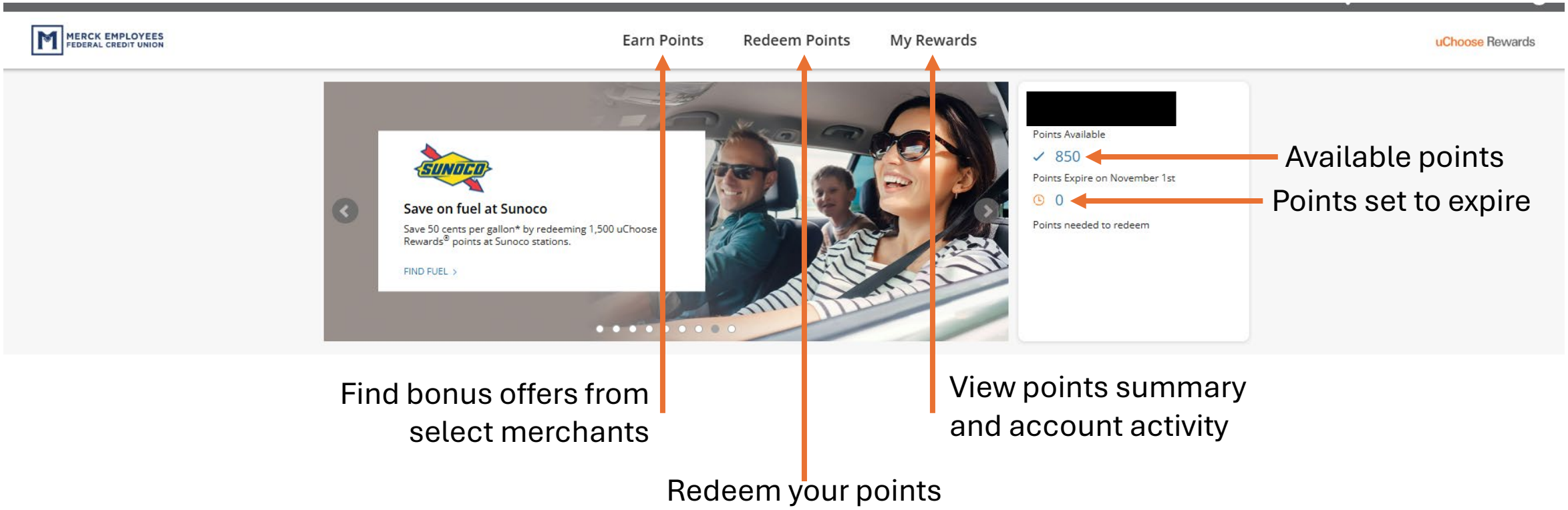

Last 4 of debit card

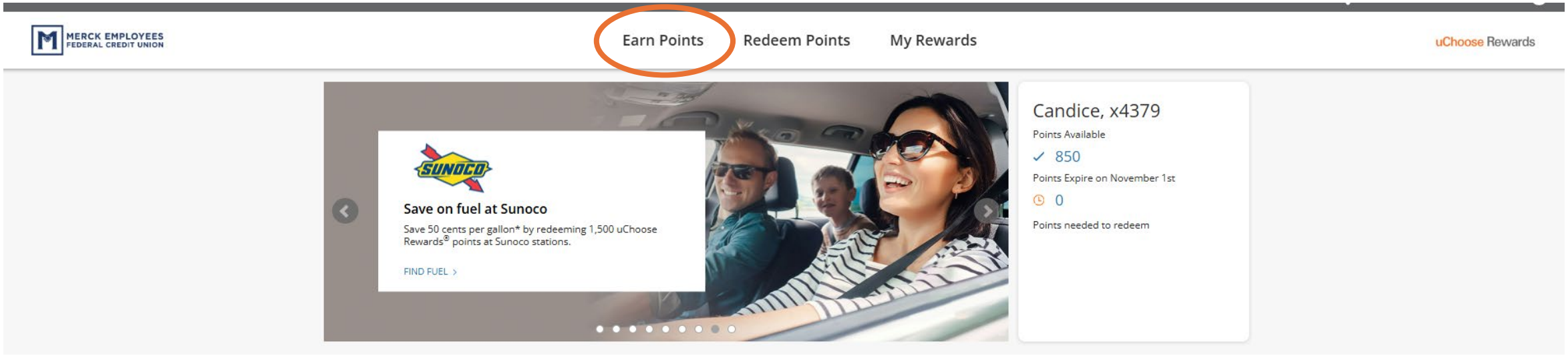
Additional card details

Click to access rewards

Available points balance

# uChoose Rewards Homepage



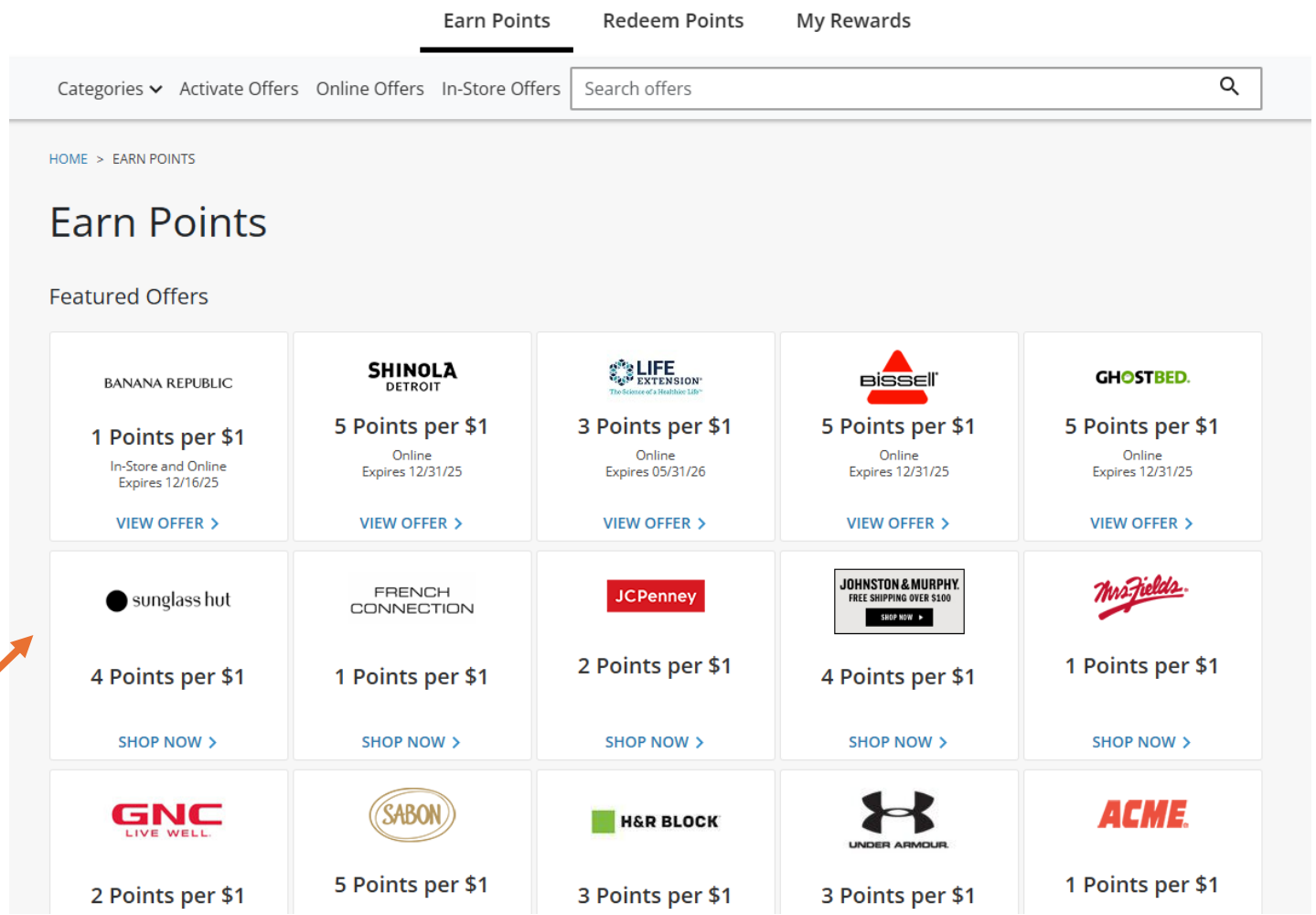



# Earn Points

in addition to what you already earn for using your card on PINless transactions

Earn more by activating offers or shopping online through the site.

Offers are in addition to the 1 point per $2 spent and are funded by the merchants.



Look for Email Offers for Additional Points

MERCK EMPLOYEES FEDERAL CREDIT UNION

uChoose Rewards

Available points: 943

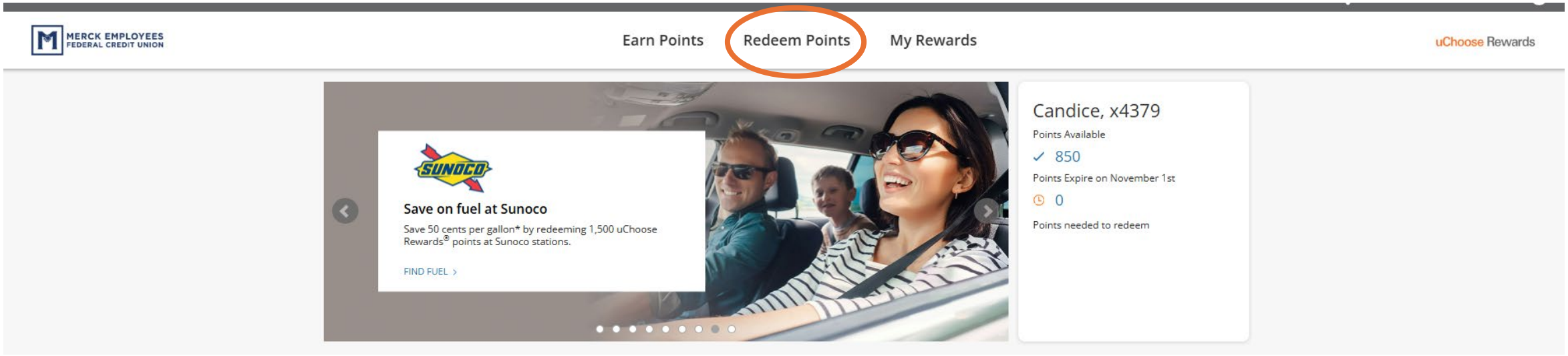
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## Sign up for Disney+ and get 15 Bonus points per dollar




### Earn 15 Bonus points per dollar with Disney+

There's always something new to discover on Disney+. Sign up and stream feel-good favorites from Disney, Pixar, Marvel, Star Wars, National Geographic, and so much more.




# Redeem Points

# Shop Using Your Points

Use points to shop your favorite merchants, brands and designers.

Apple

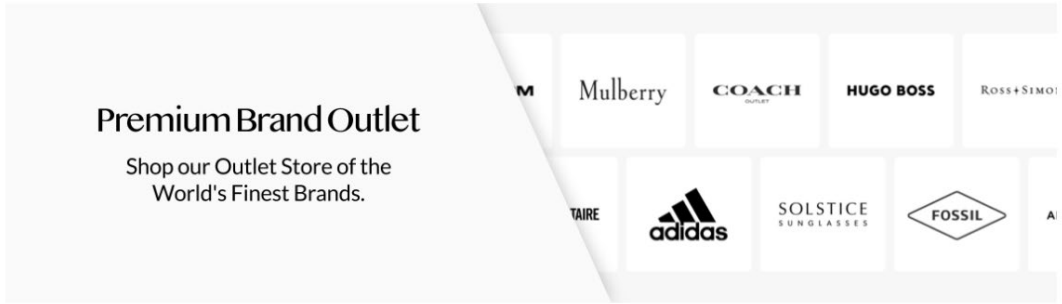
Best Buy

Bed Bath & Beyond

Crutchfield

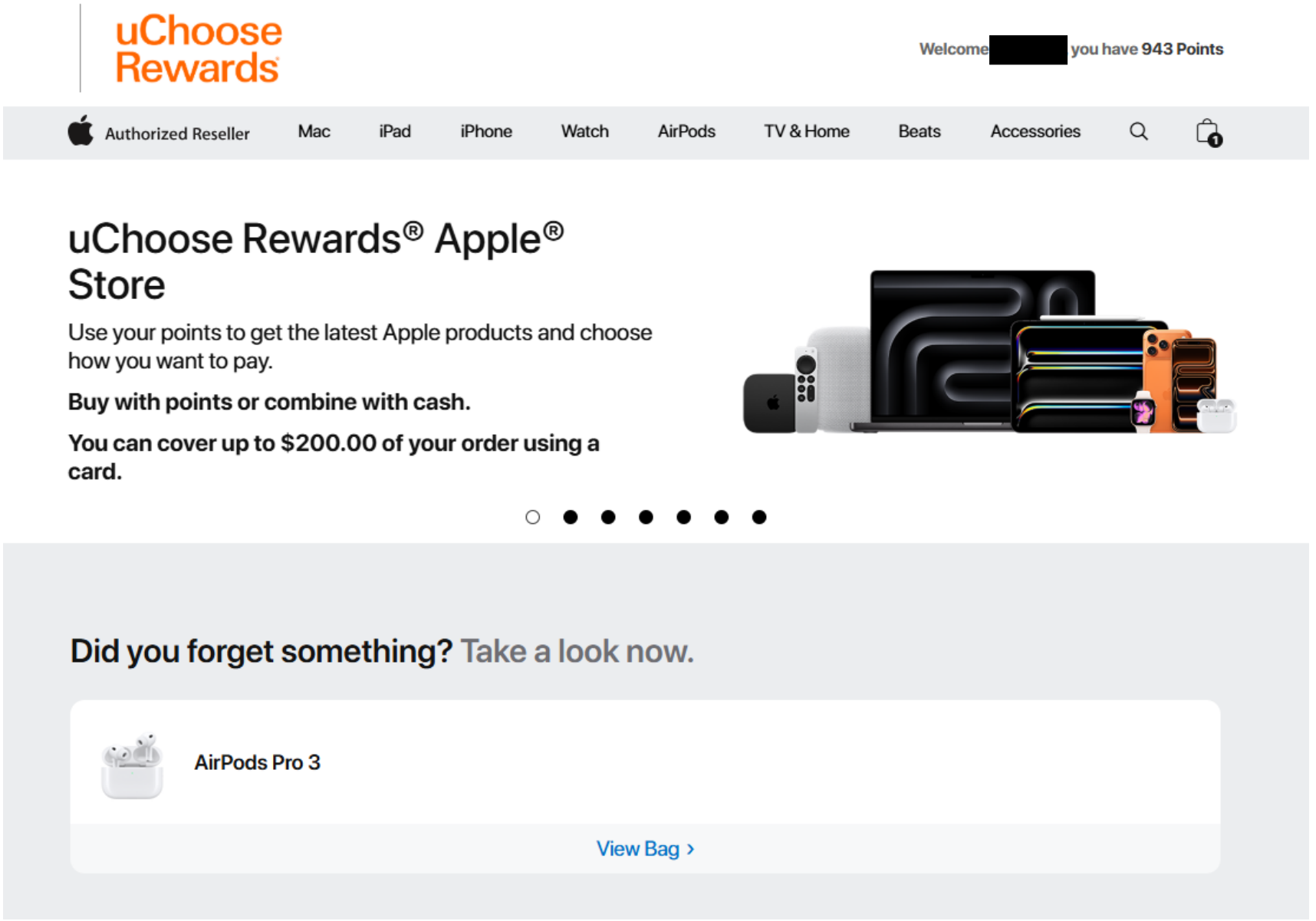
Bass Pro Shops / Cabela's

Golf Direct Now



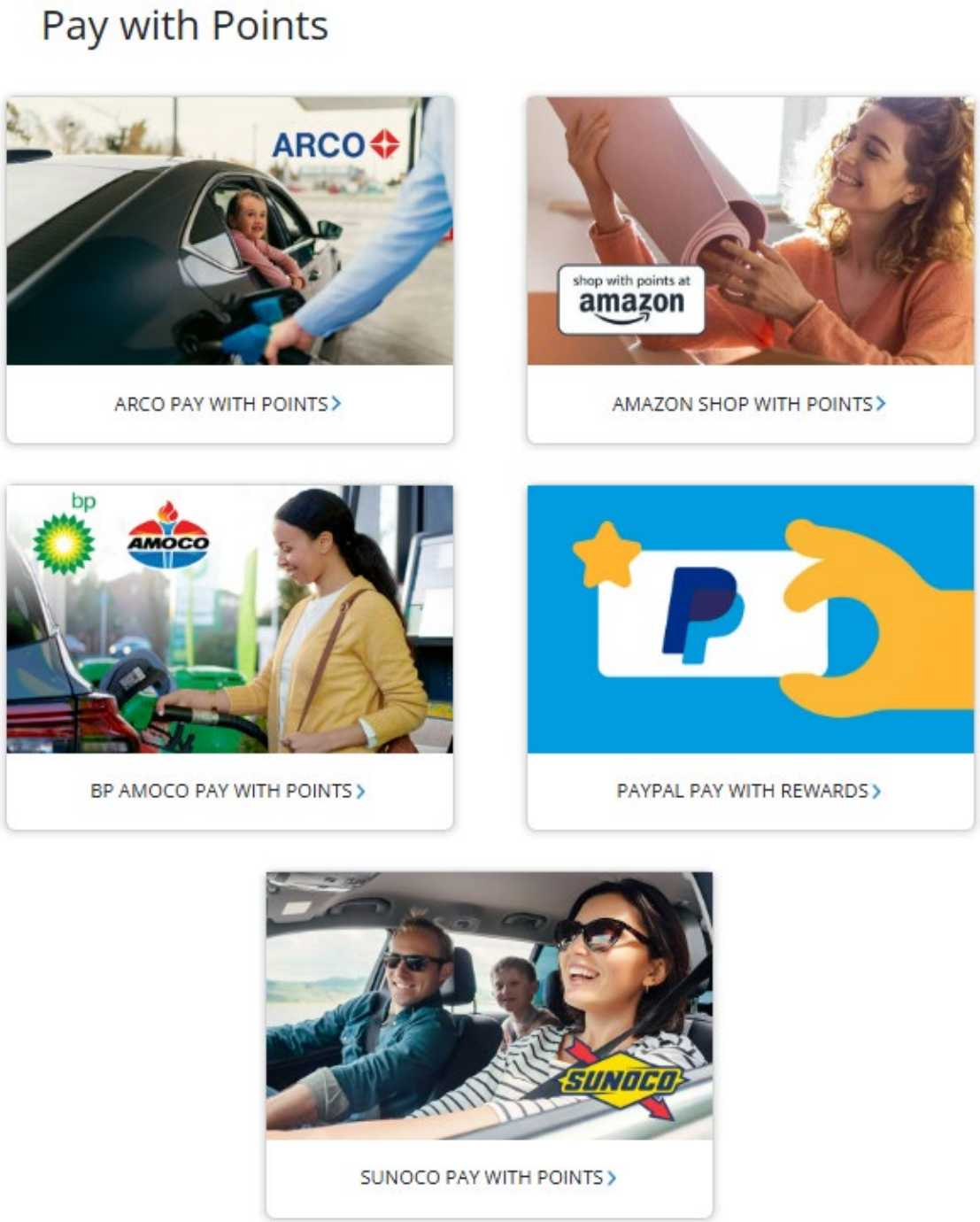



Purchase a variety of Apple products using uChoose Reward points.

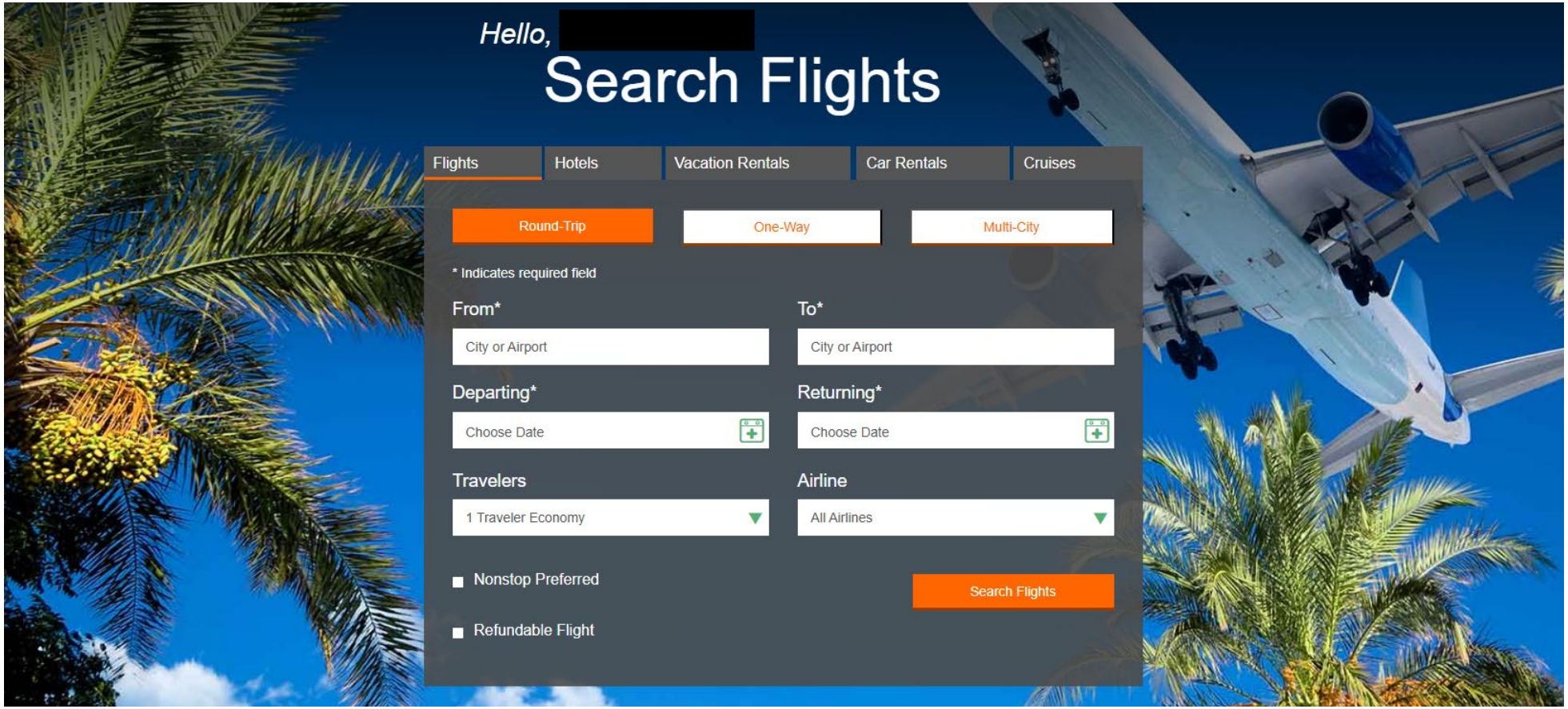


Register through uChoose Rewards to pay with points at the check out of select merchants.

Coming Nov. 18 Best Buy…



# Travel Using Points by Booking Directly on the Site



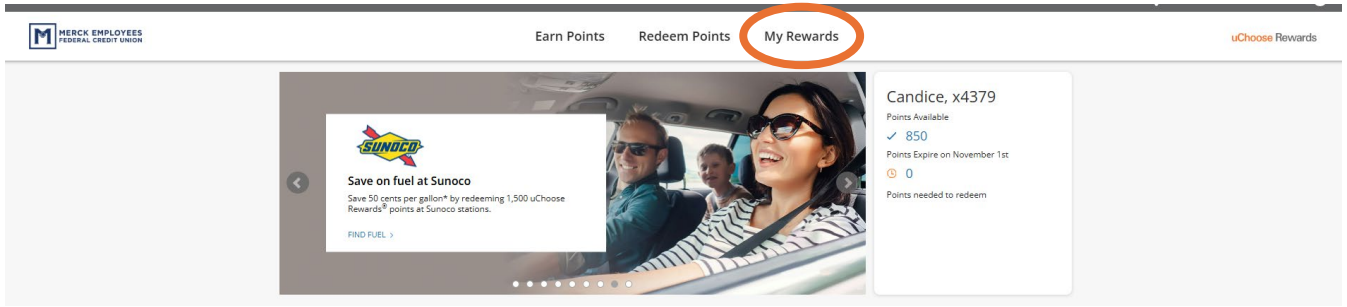
# Purchase a variety of giftcards with points.

**Featured Gift Cards**

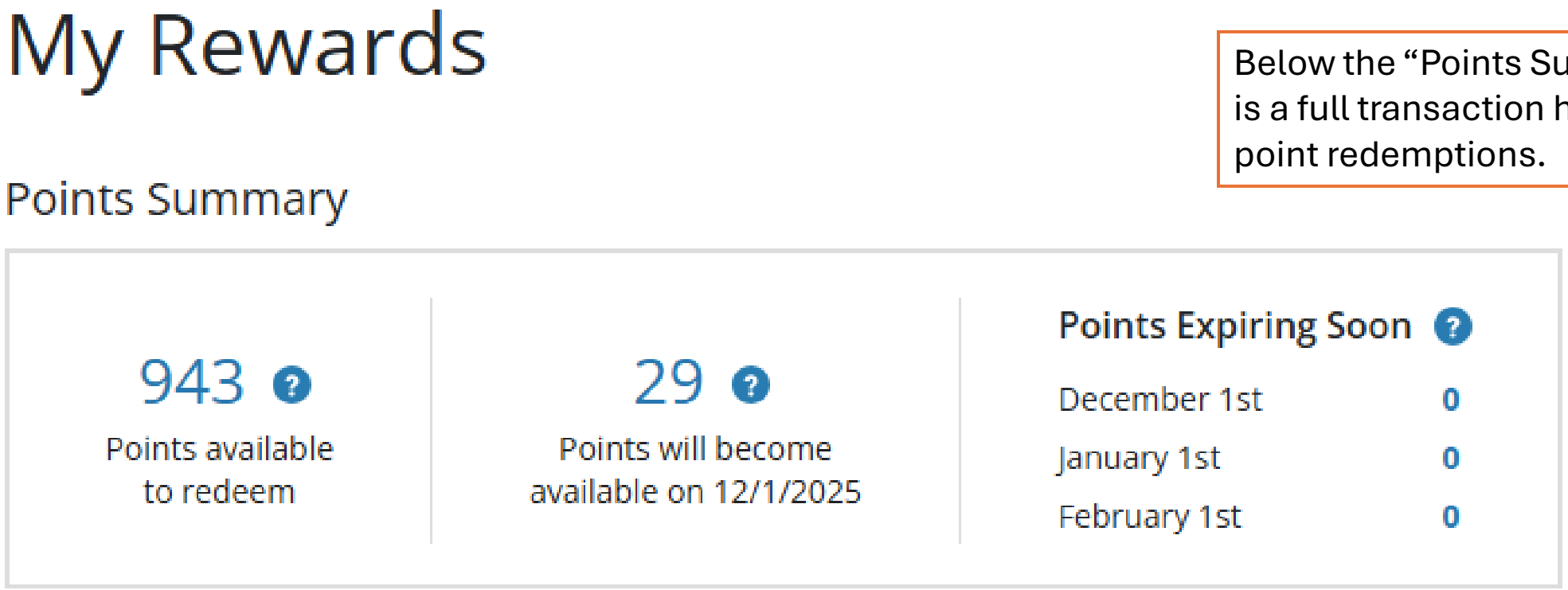



lululemon | adidas | Applebee's ® | Panera Bread®

# My Rewards


MERCK EMPLOYEES FEDERAL CREDIT UNION
Earn Points
Redeem Points
My Rewards
uChoose Rewards
SUNOCO
Save on fuel at Sunoco
Save 50 cents per gallon* by redeeming 1,500 uChoose Rewards® points at Sunoco stations.
FIND FUEL
Candice, x4379
Points Available
850
Points Expire on November 1st
0
Points needed to redeem

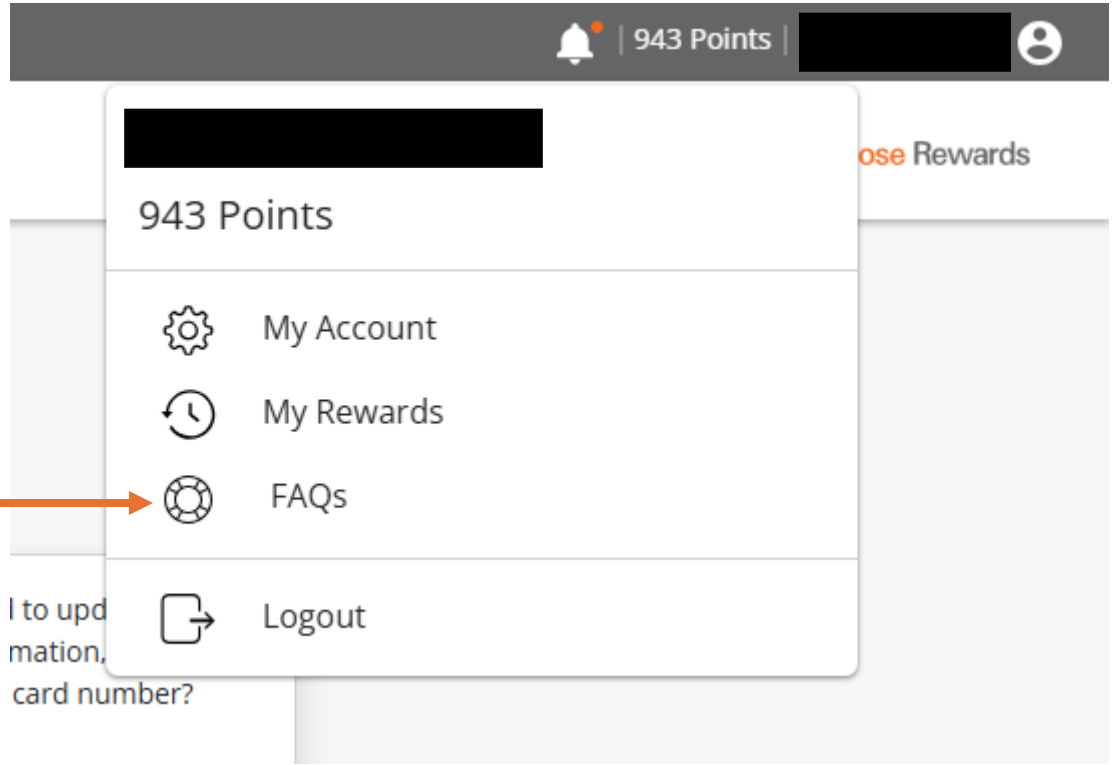
# Understanding Your Points




Below the “Points Summary” is a full transaction history of point redemptions.

# Helpful FAQ to Get You Started

Click to access a helpful FAQ that includes answers to commonly asked questions, info on missing rewards, help with suspected fraud, direct contact info and more.





# Troubleshooting

Credit & Debit

# Issued a new card?

Both the credit and debit reward programs require you to reactivate or enroll new cards if your credit or debit card(s) are replaced due to fraud, theft, damage, etc.

Even if you are issued a new card as part of the normal reissue process (your card expires), you will need to reactive or enroll the new card.

# Only PIN-less Transactions

Only transactions where you do not input a PIN number count towards your point accruals

ATM withdrawals are not included

Choose “Credit” at checkout to maximize your point accumulation

# We’re Here to Help!

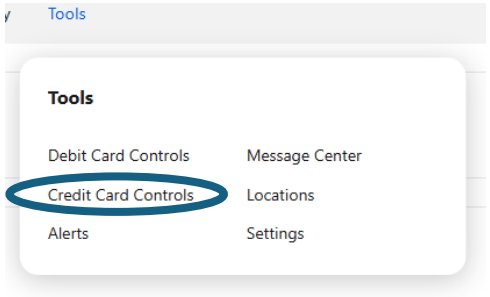
Monday – Friday

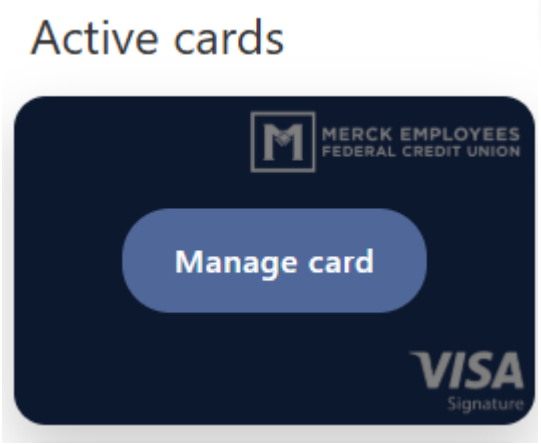
8 am – 4 pm

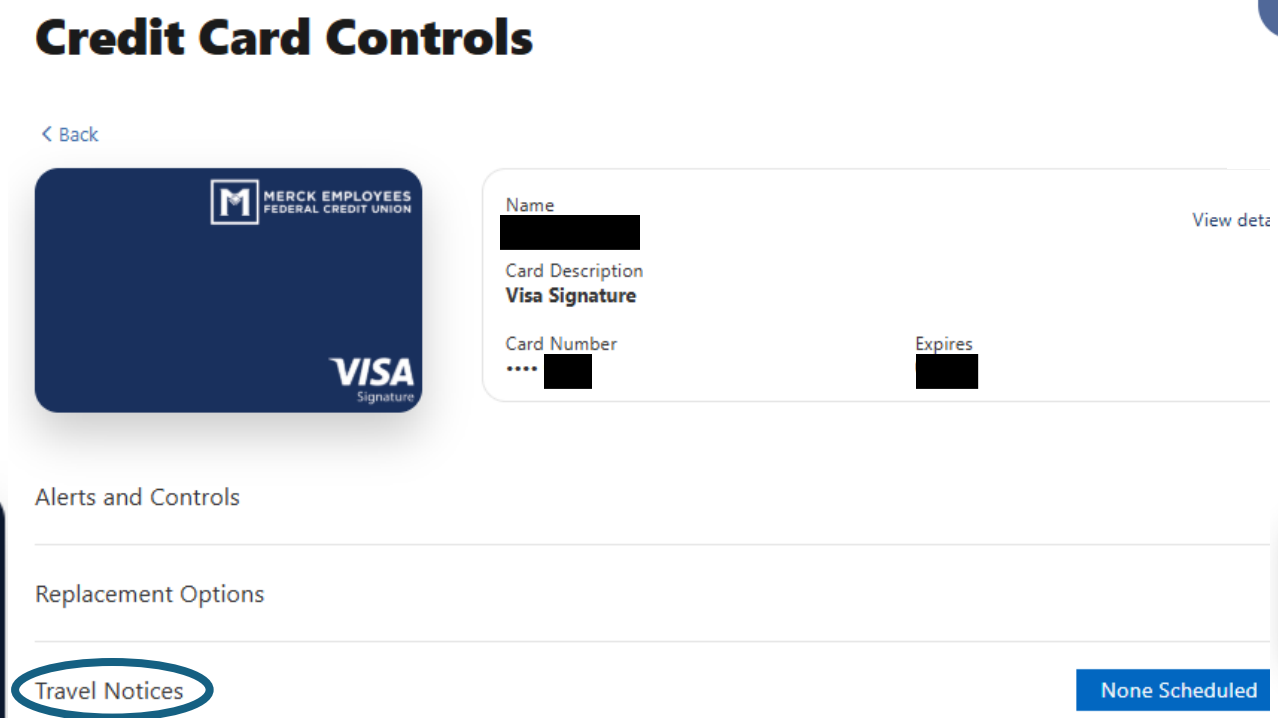
732-484-4811 option 4

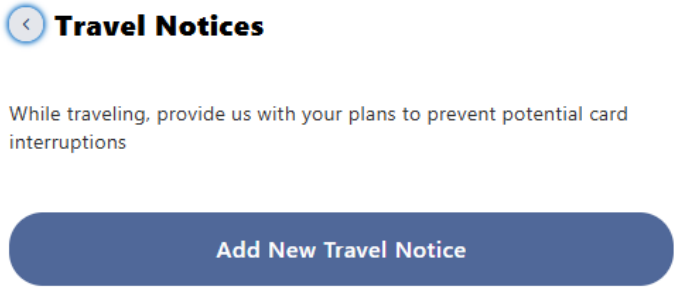
Leave a message as we may be assisting other members, but someone will be sure to get back to you.

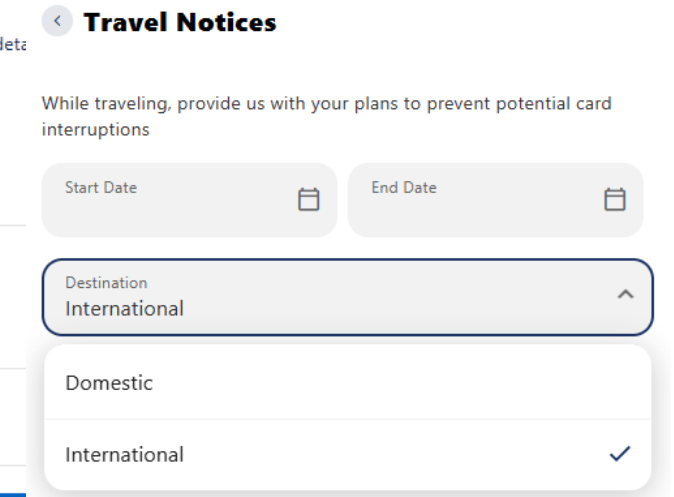
# Setting Travel Alerts - Credit



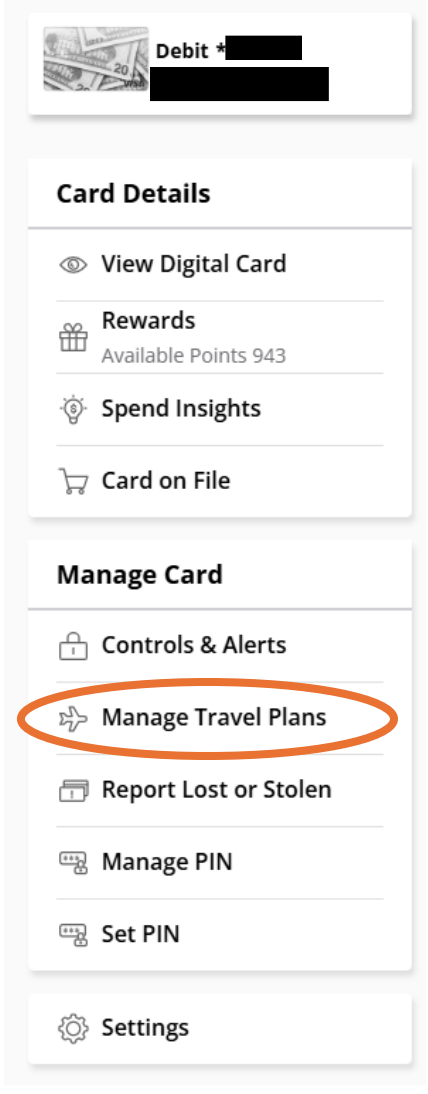



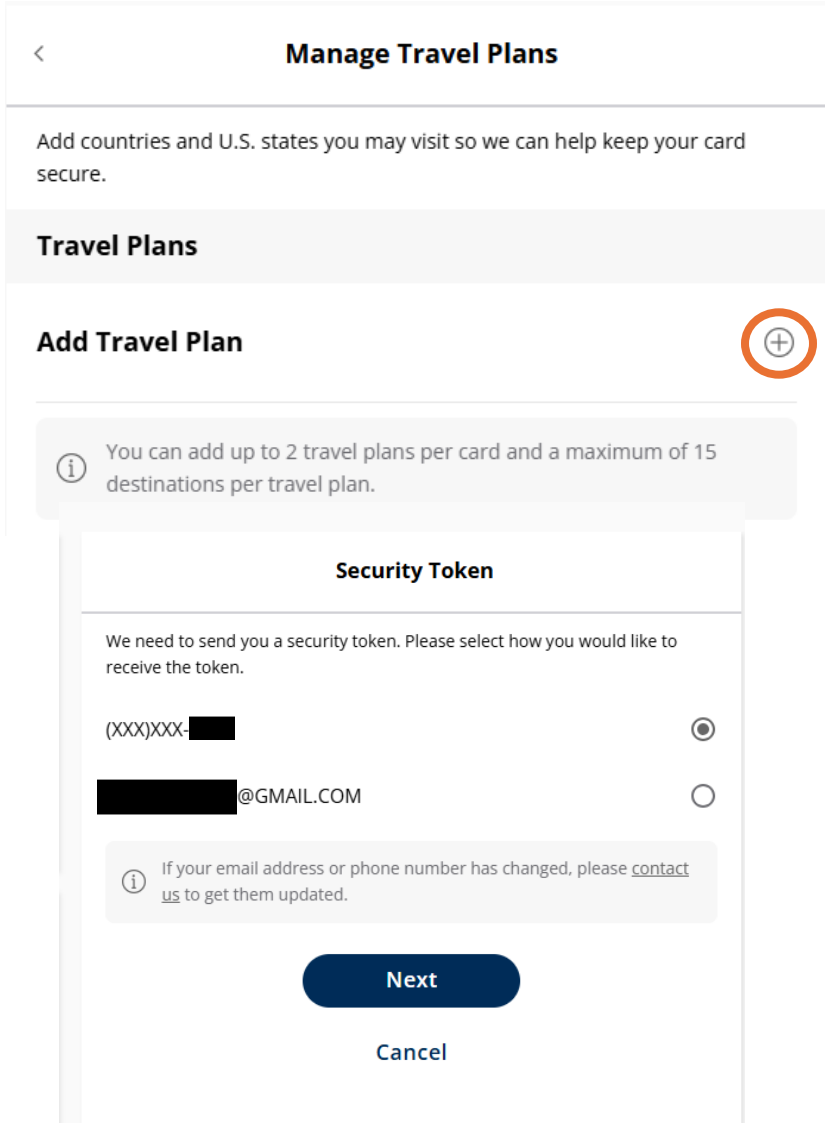



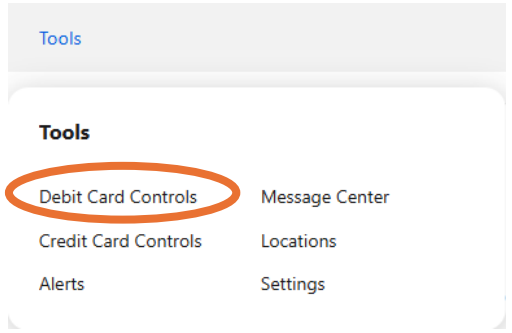



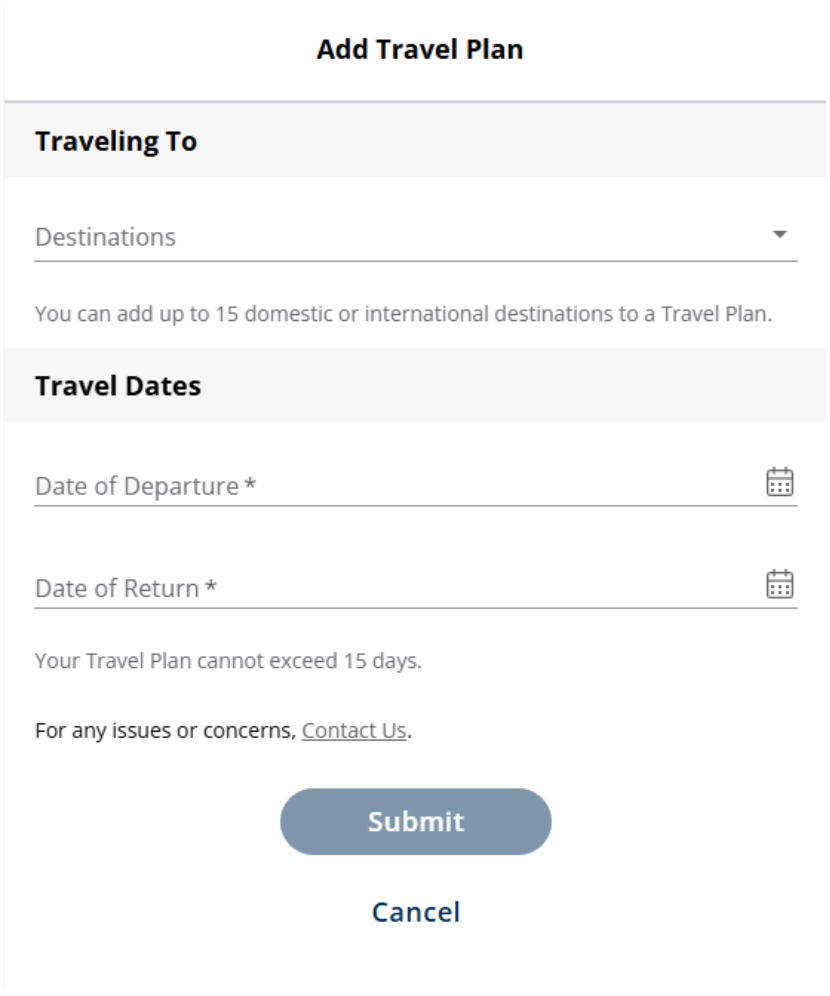



# Setting Travel Alerts - Debit




Questions?