

Are there any fees for participating in the rewards program?

You will not be charged a fee for participating in the rewards program. You may be charged a reward redemption fee depending on the reward you choose. Reward redemption fees, if any, are included in the value that is presented for a particular reward at the time of redemption.

How do I earn rewards?

You earn rewards when you make purchases with your card. Rewards will accumulate automatically with every qualifying purchase. See your Rewards Program Rules for complete details.

How can I manage and redeem my Reward Points?

Your rewards balance is displayed on the right side of the rewards redemption page. Scroll down the page to view your rewards redemption options.

Can I transfer my rewards?

No. Rewards are not transferable.

What can I redeem my points on?

Redeem your rewards for account credits, gift cards, merchandise, travel and more.

Do I need to mail anything in?

No. Rewards are calculated using transaction data that is received through the card network which ultimately posts the transaction to your account.

Do my points expire?

Your points expiration is dependent on the terms of your Rewards Credit Card.

How are the rewards I earn calculated?

Rewards are calculated based on qualifying net purchases. For example, if an item is returned to a particular merchant and the return results in a credit to your credit card account, we will reduce your rewards balance by an amount equal to the rewards you originally earned for the merchandise you returned. See your Rewards Program Rules for complete details.

How long does it take to earn rewards on my purchases?

Rewards are typically awarded the day after a qualifying purchase posts to your account. Some exceptions do apply. See your Rewards Program Rules for complete details.

How do returns, exchanges and/or backorders affect the rewards earned for the purchase?

Returns, exchanges, and/or backorders may reduce your rewards balance since rewards are calculated based on qualifying net purchases.

Will my rewards balance transfer to my new card account if my card is compromised, lost or stolen?

Yes, your rewards balance will transfer over to your new card.

How do I know if my rewards have been posted to my account and are available for use?

Your rewards balance is available in online banking. Simply sign in, select your credit card account tile and click the “Details and Settings” tab. From there, you can scroll down and view your rewards balance. You may also select the link that appears below the header “Access/Redeem Rewards,” and your rewards balance will appear on the right side of the rewards redemption page. You may also view your rewards earning history once you have navigated to the rewards redemption website.

Is there a limit to the number of rewards I can earn?

No. The more you shop, the more you earn.

What browsers can I use to view the Rewards website?

Windows – Recommended browsers include:

- Google Chrome version 99 and later
- Microsoft Edge version 99 and later
- Mozilla Firefox version 100 and later

Macintosh – Recommended browser is Safari version 14 and later.

You should always reference the Terms & Conditions for complete program details.