

# FAQs

- **What is UChoose Rewards®?**

- UChoose Rewards is a rewards program where you earn points for signing for your purchases when using your Winchester Savings Bank Visa Debit Card, then redeem your points for anything of your choice from a huge online rewards catalog.

- **How do I earn points?**

- You'll earn 1 point for every \$2 spent every time you sign for purchases. Earn even more points when you shop at the participating retailers listed on this site.

- **Where can I earn points?**

- You earn points everywhere your card is accepted.

- **What can I redeem my points for?**

- You can redeem your points for literally thousands of options. It all depends on your personal preferences. You can get event tickets, electronics and hi-tech gadgets, spa treatments, apparel, airline tickets, activity vouchers – the list goes on and on. Browse the redemption section to see all the exciting options available to you.

We keep track of all the points you earn and will help you find just what you are looking for when you are ready to redeem them. We even have a Wish List that will help you track when you have earned enough to redeem for a specific item.

- **When can I redeem my points?**

- It can take up to 60 days for your points to be credited to your account. You must accumulate 1,500 points before you can redeem your points. After that, you can redeem them for any number of amazing items. Simply look for your “Total Points Available for Redemption” on the Point Details page to see how many points you have available for redemption.

- **Can I share points with family members?**

- Yes, all cards within an account automatically earn points together. In addition, if you have multiple accounts with Winchester Savings Bank, you can link them together to earn rewards faster. Just visit the [Preferences](#) page to link more accounts to your program.

- **Where can I view my point activity?**

- You can access the history of your point activity on the [Point Details](#) page.

- **What if I shopped at a participating retailer, but my points are not showing up?**

- It can take up to 30 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 30 days, please contact the number or e-mail listed on the [Contact Us](#) page for assistance.

- **What will happen to my points if my card is lost or stolen?**
  - If your card is lost or stolen and a replacement is issued, points will automatically be transferred to the new card. Once you receive your new card, you will need to re-register on the website with your new card.
- **If someone manages to get access to my UChoose Rewards username and password, can they redeem my points?**
  - Every effort is made to authenticate UChoose Rewards participants – but fraud can occur. If you feel that you might have been a victim of fraud, contact your financial institution so that an investigation can be undertaken.
- **When redeeming points can I send to a work address?**
  - Yes – you will have the opportunity to change the address for your redemptions as long as the address is located in the United States.
- **How much does it cost to participate?**
  - There is no cost. Membership in UChoose Rewards® is absolutely free for Winchester Savings Bank cardholders, so start shopping and earning today.
- **What if I have another question?**
  - If you have other questions not answered here, you can contact the number or e-mail listed on the [Contact Us](#) page.
- **Can I return my redemption item, and if yes, how do I do it?**
  - Some redemption items can be returned, and some cannot. To understand the various redemption policies and processes, please review the [Terms and Conditions](#).