

UChoose Rewards® Frequently Asked Questions

www.uchooserewards.com

How am I being notified of UChoose Rewards®?

A welcome letter is being mailed to all customers that have a Home Federal Bank Checkcard.

How do I earn points?

You earn points every time you sign for your purchases, and additional points are earned for shopping at participating retailers whether it's in-store at national or local retailers or online through www.uchooserewards.com. One point for every \$2 for signature purchases and one point on PIN purchases for every \$4 are earned each time you use your card, wherever you shop. When shopping online, use www.uchooserewards.com and not the participating retailers' sites in order to earn points.

Where can I earn points?

Earn points for shopping everywhere your card is accepted, and earn additional points by shopping at participating retailers. A complete list of retailers is available at www.uchooserewards.com. When you are logged into the site, you can choose from both national and local participating retailers listed on the All Retailers Page.

What can I redeem points for?

It's your choice! Choose from millions of options, whether it's products, travel experiences, activities, event tickets, or more! Once you accrue 3,500 points, you can redeem whatever you choose.

The website keeps track of all the points you earn, and will help you find just what you're looking for when you're ready to redeem. It even has a Wish List that will help track when you've earned enough to redeem a specific item.

When I redeem for a product, can I ship my redemption to an address other than the one Home Federal Bank has on file for me?

No, for security reasons you can only ship your redemption to the address that Home Federal Bank has on file. If you need to update or change an address, you should contact InTouch Banking in Sioux Falls at 336-2470 or outside Sioux Falls at 1-800-244-2149.

Can points be redeemed at the point of purchase or can they only be redeemed online?

You can only redeem points online through www.uchooserewards.com.

If I am close to having enough points to redeem, can I purchase the balance of the points I need?

No, you can't purchase the balance of the points needed. You must earn the required points needed to redeem for an item.

What will happen to my points if my card is lost or stolen?

If a card is lost or stolen and a replacement is issued, points will automatically be transferred over to the new card. Once you receive a new card, you will need to re-authenticate your account by registering at www.uchooserewards.com with your new card.

If someone manages to get access to my UChoose Rewards® username and password, can they redeem my points?

Yes, they can redeem your points if the login information is compromised and used improperly, but whatever is redeemed can only be sent to the address on file.

Can I share points with family members?

Yes, pooling is available on BIN 420025 and all cards within an account automatically earn points together.

How much does it cost to participate?

There's no cost. Membership in UChoose Rewards is absolutely free for Home Federal Bank cardholders.

Can I opt out of the program?

Yes, you can opt out of the program. You may cancel your membership at any time by contacting the nearest branch or by calling InTouch Banking in Sioux Falls at 336-2470 or outside Sioux Falls at 1-800-244-2149.

What should I do if I've forgotten my user name?

If you've forgotten your username, you can retrieve it by visiting www.uchooserewards.com and clicking on the "Forgotten Your User Name or Password" link. You'll be asked to enter your e-mail address and your user name will be sent to the e-mail address you used to register for the website.

What should I do if they want to reset their password?

If you've forgotten your password, you can reset it by visiting www.uchooserewards.com and clicking "Log In" and providing specific authentication items. You will then be given the opportunity to select a new password.

What if I have a question about the program?

Feel free to send an e-mail to customer service through the Contact Us page accessible from any page at www.uchooserewards.com, or speak with a representative directly by calling InTouch Banking in Sioux Falls at 336-2470 or outside Sioux Falls at 1-800-244-2149 Monday through Friday from 7:30AM – 7:00PM or on Saturday from 8:00AM – 12:00Noon.