CURewards FAQ's

How can I earn CURewards?

Pay using your Visa Platinum CURewards Credit Card. Login to your Visa Rewards Center in PC Connect (https://www.traxcu.com) to learn more.

How does CURewards work?

Cardholders will receive 1 base point(s) for every $1 they spend on their CUReward credit card. Cardholders may redeem their base points for their choice of travel, merchandise, merchant gift cards or cash. Additionally, cardholders can earn extra points by using their cards at participating CURewards Mall merchants. The more cardholders earn, the greater the reward.

Do CURewards cost me anything?

No, this is a free service provided to CURewards cardholders at Trax Credit Union.

How do I find a participating retailer?

Login to your Visa Rewards Center in PC Connect (https://www.traxcu.com) to search the many retailers that the CURewards program has to offer.

What is the CURewards Mall?

CURewards Mall is a program that allows cardholders to earn extra points (points funded by the merchants,) by shopping at their favorite brand-name retailers within the CURewards Mall network. Stock up on clothing, electronics, entertainment, home and garden gear and more to earn Mall points with each purchase.

Is there a cost to participate in the CURewards Mall?

Participating in the CURewards Mall is free for CURewards members.

When will I receive my Mall Points?

Mall points can take up to 30 days to be credited to your account after the date of purchase.

Will I earn base points (i.e. 1 point for $1 spent) plus Mall points when I shop in the CUReward Mall?

CURewards cardholders who shop in the CURewards Mall will still earn base points awarded through the CURewards program for signature-based purchases plus extra points from the merchants with whom they shop.

Do I need anything extra when shopping in-store?

No, just make sure that you use your credit card and sign for your purchases when you shop and you'll automatically earn Mall points

Can I convert my points to cash?

Yes, login to your Visa Rewards Center in PC Connect (https://www.traxcu.com) to take advantage of this option. The minimum cash option that can be redeemed at any given time is $50.00.

Example of points to cash: $5000.00 in CURewards card charges= 5000 CURewards points.

$5000 CURewards points= $50.00 cash that can be redeemed.

Do CURewards offer Promotion bonus points?

Upon spending a minimum of $500 on a single purchase, within the first 90 days of card activation, you will receive 2500 points instead of just 500, as a one time bonus.

Can I combine reward points?

Yes, login to your Visa Rewards Center in PC Connect (https://www.traxcu.com) to take advantage of this option.

How do I track my CURewards point activity?

CURewards points are automatically added to your account. Point activity will appear on your monthly cardholder statement. You may also access point activity by logging into your Visa Rewards Center in PC Connect (https://www.traxcu.com.)

When can I redeem points?

Cardholders may redeem points when they have earned sufficient points for the award level desired. Cardholder accounts must be open and in good standing (not canceled or terminated by either party) at time of redemption. Awards are not available when the cardholder is in default under the card agreement. The credit union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing."

How do I redeem points?

You may access and redeem points by logging into your Visa Rewards Center in PC Connect (https://www.traxcu.com.)

What if I return an item that I purchased with my CURewards Credit Card?

CUReward Points are "net" meaning the points fluctuate based on returns and purchases made each

day.

Are there other ways to access CURewards?

Yes, you may access CURewards by logging directly onto logging (https://www.curewards.com) or by logging onto the CU*Reward* App.