



FAQ's

As of December 1, 2007 all NIHFCU Credit Cards will provide members with ScoreCard® Bonus points on all qualifying purchases.

Q	How much is each point worth?
A	Every dollar of qualified purchases a member charges to their card earns one (1) ScoreCard Bonus Point. Qualified purchases are those charges made for purchases only, and do not include finance charges, fees, cash advances, balance transfers, convenience checks, foreign transaction currency conversion charges, insurance charges, or any other charges associated with fraudulent activity, gambling or reversals due to returns. Any accumulated points from disputed or fraudulent charges will be reversed.
Q	Can I get points for balances I may already have on my card prior to December 1, 2007?
	Points will be awarded on purchases made from December 1, 2007 onward.
Q	Do I need a new card or have to enroll to begin earning ScoreCard® Bonus Points?
A	No, There is nothing you need to do. You are automatically enrolled to begin receiving points and can continue using your current card.
Q	Is there a cost to receive or redeem points?
A	There is absolutely no cost to you to receive or redeem points. You are not obligated to use the points you accumulate and there are no penalties or fees if you choose not to redeem your points.
Q	What can I redeem my points for?
A	Points can be redeemed for a wide variety of merchandise gifts and destination/travel rewards. The more points you accrue, the larger the reward. There are gifts for everyone – appliances, electronics, fashion, housewares, sporting goods, etc. The travel rewards include airfare, cruises and vacation packages. The ScoreCard® travel rewards program features fewer restrictions and fewer blackout dates common with other rewards programs. As options change often, we encourage you to go directly to www.scorecardrewards.com to view the latest merchandise and travel catalogues.
Q	Do the points ever expire?
A	Yes, accrued rewards point will expire 4 years after they are earned.
Q	How can I redeem my points?
A	Redeeming points is easy. Simply go to www.scorecardrewards.com .

Q	Is there a customer service # I can call with questions about my points?
A	Yes, you can call 1-800-854-0790 for assistance on points. You can receive personal travel assistance at 1-800-842-3006. 877-860-1099: For concierge service for making dining, performance and golf reservations worldwide (<i>Platinum Preferred Rewards cardholders only</i>) is 877-860-1099.
Q	How can I determine my ScoreCard Bonus Points balance?
A	You can check your balance at www.scorecardrewards.com . In addition, on a quarterly basis, card holders will be notified of their balance on their credit card statement (or a separate mailer).
Q	Is the Rewards program available on Debit card purchases?
A	At this time the Rewards program is on credit card purchases only.
Q	Can I combine my points with other authorized cardholders?
A	Yes. Please contact NIHFCU's Card Services Department to request this option at the time you wish to combine points.
Q	I have other questions. Who should I contact for more information?
A	You can contact NIHFCU. We also recommend you visit www.scorecardrewards.com as it provides everything a member needs to know to take advantage of this great benefit. There is a "Questions & Answers" section on the above site that answers many other questions. When on the site click the "browse" button under the "Browse Score Now" section for Q&A at top left hand corner. If you need customer service specifically about your points, please call 1-800-854-0790.

As of December 1, 2007; subject to change