

Democracy VISA Rewards Frequently Asked Questions

- 1. What are the VISA Rewards Limits?**
\$500.00 - \$30,000.00 maximum.
- 2. How many points do I earn?**
You earn 1 point for every dollar spent.
- 3. How many points do I have to accumulate before I can redeem my points for cash, make a payment to the Democracy FCU VISA Rewards Card, or purchase a Gift Card?**
A minimum of \$5,000 points is required to redeem points.
- 4. Once I make a request, how long does it take to receive the money, payment or Gift Card?**
7 to 10 business days. (Generally no later than 3 business days.)
- 5. 4. How will I know that my deposit has been made to my account?**
The credit to your account will have the following comment: **CO:Award HQ Type P2C**
- 6. Is the VISA Rewards Credit Card a variable rate?**
Yes, and the rate will change when the Prime Rate changes.
- 7. When do my points expire and will I be notified prior to that date?**
Points expire in 5 calendar years, and notification will be listed on your monthly statement.
- 8. How do I redeem my points?**
To redeem points, log into you Online Banking.
 - Select Credit Card Access
 - Select Rewards
 - Select CU Rewards
 - Select Redeem Points (merchandise, travel, gift cards or cash)