



## Frequently Asked Questions

### Earning Points

**Q: How do I earn ScoreCard Bonus Points?**

A: Simply use your MembersFirst Credit Union Visa credit or Visa debit card and for every dollar in net purchases (sales minus returns), you will earn ScoreCard Bonus Points.

**Q: How will I be notified of the number of Bonus Points that I have accumulated?**

A: Bonus Point information is communicated in an easy-to-read format on your quarterly ScoreCard statement or on your monthly credit card statement. You may also obtain ScoreCard Bonus Points information by visiting [www.scorecardrewards.com](http://www.scorecardrewards.com) or by calling 1-800-854-0790.

### Point Redemption

**Q: If I don't have enough Bonus Points for the award I want, can I buy the extra Bonus Points I need?**

A: No. A sufficient number of Bonus Points must be available in your account to redeem for an award you may select. Bonus Points are not available for purchase. However, you can combine the points you earn on your MembersFirst Visa Credit Card with the points you earn on your MembersFirst Visa Check card. In addition, you can combine your points with the points earned by your family members that share your address. You must call 1 800 854-0790 at the time of redemption in order to combine your points.

**Q: When can I order awards?**

A: You may order awards anytime during the program as long as your account is in good standing (not delinquent, canceled or closed) and you have enough Bonus Points to redeem for the requested award. Please call 1 800 854-0790 to order awards or visit <http://www.scorecardrewards.com/>

**Q: How do I order awards?**

A: For merchandise awards you can print an order form from the website or use the form from your award catalog. Simply complete the form including all information requested and mail to the address printed on the form. You may also order merchandise awards from the on-line shopping cart feature at <http://www.scorecardrewards.com/>

Hotel and car rental certificates can be redeemed by completing the order form found online or in your catalogs. Please allow 4 to 6 weeks for delivery of car rental/hotel certificates. Certificates can be express mailed for a fee.

Travel awards, airline tickets, vacation packages, and cruises may be ordered by calling 1-800-842-3006 to book your tickets with a ScoreCard Travel counselor. Cardholders may use the ScoreCard online travel-booking site to redeem for their Universal tickets. In addition, cardholders can purchase airline tickets and purchase car/hotel reservations online. If cardholders prefer personalized service ScoreCard Travel counselors can assist with booking for purchased as well as redeemed travel items.

## **Merchandise-Related Questions**

### **Q: If I order more than one item, will they ship together?**

A: We cannot guarantee that multiple ordered items will ship together. You may receive several shipments to complete your order.

### **Q: What if the item I order is not available?**

A: Sometimes ordered items are on backorder with the manufacturer. If the backorder is no more than a couple of weeks then we will notify you of your backorder status and then ship the item once it is available. If the backorder status is going to be more than a few weeks then we may ship you an alternate item of equal or greater value.

### **Q: For merchandise redemptions, how long after I place my order should I expect to receive the ordered items?**

A: Generally, awards will be shipped from the Award Headquarters via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after your order is received. Some items may be shipped directly from the manufacturer. You will be notified if there is a delay in filling your order. If the item is no longer available, a substitute of equal or greater value will be shipped. Occasionally, a similar substitute may not be available. In that instance, you will be contacted and assisted with making another award selection or you may elect to have Bonus Points added back to your account.

### **Q: What happens if my merchandise awards arrive damaged?**

A: Please check your packages closely for any apparent damage before signing to accept any packages. If there is damage, please write a note on the delivery receipt before signing to accept the package. If after you open the package you find damage, please follow the directions on your packing slip included with your shipment and notify ScoreCard Award Headquarters of the damage. You will be given instructions and a return authorization number to return the award for replacement.

### **Q: Where can I get a complete list of available merchandise awards?**

A: MembersFirst Credit Union has a complete list and printed order forms available for your use. You may also view available awards at [www.scorecardrewards.com](http://www.scorecardrewards.com).

## **Travel-Related Questions**

### **Q: How many airline award options do I have?**

A: There are several options to accommodate most travelers' needs. See <http://www.scorecardrewards.com/> for full award descriptions.

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|-----------------------------------|--|
| Universal Ticket                  | US 48 and International flight options; some restrictions; fuel and security fees paid for by cardholder.  |
| Universal All-Inclusive           | Within US 48 destinations; some restrictions; fuel and security fees paid for with Bonus Points.   |
| Everyday Award                    | An additional 10,000 points than the Universal Ticket and provides the next available seat when advance fare category award seats are unavailable; some restrictions; fuel and security fees paid for by cardholder. |
| Point Saver Ticket                | Bonus Points plus \$200 for the purchase of a Universal 48 ticket; some restrictions; fuel and security fees paid for by cardholder.   |
| Full Option Ticket                | NO restrictions; \$325 credit toward the price of a ticket; \$25 booking fee.  |
| International Full Option Ticket  | NO restrictions for international travel; \$825 credit toward the price of a ticket; \$25 booking fee.   |
| First Class/Business Class Ticket | Ticket must originate in US 48 continental states, \$30 per ticket transaction fee; cardholder is responsible for overages above the maximum ticket amount.  |

### **Q: Are there black out periods for travel?**

A: No, however seats are based on advance category award space availability and we recommend you plan in advance for best availability.

### **Q: Will every ScoreCard participant that calls to book a Universal ticket within the 48 contiguous states always be able to get a ticket?**

A: Airlines are experiencing record high fuel and operating costs. To compensate, many airlines have reduced the number of available seats on domestic flights by shrinking their fleets and in some cases using smaller aircraft. While this means less fuel burned and reduced operating expense, it also means that all flights may be completely full. With many flights near full capacity you will see fewer open seats when you travel. This means no matter how you reserve your travel booking there are fewer available flights making advance booking essential for air travel. This applies to ScoreCard travel redemption as well as any personal or business air travel.

ScoreCard travel redemption is subject to the same ticket availability that impacts any direct consumer purchases. In a few cases, it has been difficult to fulfill certain travel accommodation requests. ScoreCard is aware of this situation and is working hard to find travel routes/accommodations that will best meet everyone's needs. On a few occasions your choices will not be available. Please be patient and plan your travel requests with as much advance notice as possible to maximize your travel options.

**Q: If there are no available seats for my desired travel dates, what are my options?**

A: If the advance fare category award space is not available, you may select the Everyday Award. This type of ticket will cost you 10,000 points more than the Universal Ticket. The Everyday fare guarantees the next available seat. The alternative to using 10,000 more points would be the Full Option Ticket. With the Full Option ticket, you can book with no set advance term requirements, fly in any class of service on any airline and are not required to have a Saturday night stay. For the same number of points as the Universal ticket you earn \$325 toward the cost of any ticket. You pay a \$25 fee plus any difference between \$325 and the cost of the ticket. For international travel there is an international Full Option ticket. You pay a \$25 fee plus any difference between \$825 and the cost of the ticket.

**Q: What is an “advanced category award space” ticket?**

A: Airlines use various pricing models based on when and how a ticket is purchased. For example last minute fares, Internet fares, and 14-day fares are just a few fare categories airlines use. Based on program guidelines, ScoreCard utilizes space in both the 21 and 30-day advance fare categories for most awards. If a 21 or 30-day advance fare seat is required for an award, a seat must be available in these categories in order to qualify for the award.

**Q: The rules say I must fly on single airlines. Does that mean I cannot transfer?**

A: Most of the smaller commuter airlines have an agreement with a regional airline or a national carrier to “code share”. That means that Sky west 101 is also listed as Aero Mexico 204 or United 111. You could have purchased your ticket from any of the three airlines but it’s not transferable to another airline. You can fly anywhere a single code share partner flies but cannot transfer to another airline. So if the commuter flight you fly on is a code share ticket with United then you can fly wherever United flies but not to a city not served by United.

**Q: Can I purchase a ticket for a companion?**

A: Yes you may. One out of two cardholders purchase an extra ticket when they redeem a ticket. **Now you’ll be rewarded with double points on all companion ticket purchases.**

**Q: What’s the purpose of the point saver ticket and how does it work?**

A: The Point Saver Ticket requires only 60% of the Universal Ticket points and with \$200 charged to your card you can get the same ticket as would be purchased for a full priced Universal 48 contiguous state ticket.

**Q: How do I make an airline reservation?**

A: Call the ScoreCard Travel toll free phone number, 1- 800-842-3006, and a voice message will ask for your card number, authenticate your access to the program and route you to a travel counselor. They will certify that you have enough points for an award you seek and assist you in finding and booking your trip. They can also book a reservation for your companions, which can be paid for with our card. You can also book cruises on this number as well as rental cars and hotels. Any purchase amounts or reservations made with your ScoreCard credit or debit card account earns points.

**Q: How do I know how many points I have?**

A: Bonus Points balances are always available on [scorecardrewards.com](http://scorecardrewards.com) or you may call customer service at 1-800-854-0790 to verify your balance.



**Q: Why does the ticket cost less on the airline web site than what ScoreCard is charging for a full option ticket?**

A: The airlines hold discount fares exclusively for Internet purchase. These are not available for travel agents to sell because they are not published fares in the travel reservation systems.

**Q: What is a Full-Option ticket?**

A: A Full-Option ticket provides you with the alternate choice to have a credit applied toward the purchase of an airline ticket to any destination, class of service and most major airlines with no restrictions. An international Full Option ticket is for international travel originating from the US. A Full Option ticket as well as international Full-Option ticket requires an additional \$25 service fee and any additional monies owed up to the full value of the ticket selected.

**Q: Is the Federally imposed Security fee included with my airline Ticket?**

A: No, like other airline frequent flyer ticket awards, you are responsible for that fee. It will be collected at the time of booking. The fee will be \$2.50 per segment flown not to exceed \$5.00 per one-way or \$10.00 per round trip.

**Q: Can I change or return my airline ticket if my plans change after the ticket is issued?**

A: You may not return a ticket to ScoreCard Award Headquarters but you may contact an airline directly for changes. Any change is subject to the rules and regulations of the particular airline and is subject to change fees and penalties they may impose, if any.

**Q: Can I purchase airline tickets or other travel items from ScoreCard travel services or do I have to use Bonus Points only?**

A: ScoreCard travel services can assist in booking purchased travel. You can make travel arrangements for Cruises, Airfare, Vacation Packages and Hotel and Car reservations. The travel services department is a full service travel agency so they can accommodate all of your travel needs.

**Q: Can I book my travel online?**

A: Yes! You can book your Universal tickets online at [www.scorecardrewards.com](http://www.scorecardrewards.com) with ScoreCard Bonus Points. In addition, you can purchase airline tickets and car and hotel reservations!

**Q: What is the order process for a Hotel or Car Travel certificate?**

A: Complete the award order form located in the brochure or online at [www.scorecardrewards.com](http://www.scorecardrewards.com). Mail the award form to the address listed on the form. Awards are usually shipped within 4-6 weeks of processing your order. Upon receipt of your certificate, make your advance reservation by calling the number listed on the certificate and inform the reservation agent of award certificate. **ADVANCE RESERVATIONS ARE REQUIRED IN ORDER TO USE YOUR CERTIFICATE.** At time of check in, present your award certificate with your method of payment for any additional fees.

**Q: What are some travel tips to make sure I have the best possible travel experience?**

A: Today's travel industry can be hectic and overwhelming. In an effort to minimize travel related issues, utilize some of these suggestions:

- Book as far in advance as possible and if you can, be flexible with your dates.
- Whether purchasing or redeeming airline tickets, continue to check with ScoreCard travel services for your desired travel dates. Airlines open seat availability throughout the day.
- Have several ticket options available – your primary choice is the Universal Ticket. If this is not available there are other ticket options to choose from.
- When possible, travel during “off-peak” times – seasonal as well as day of the week.
- Check in early utilizing “online check-in” when possible.
- Arrive at the airport early.
- Understand the airline’s cancellation policy in the event you should have to cancel a trip. ScoreCard offers non-refundable tickets. Any canceled trips are subject to the individual airline’s cancellation policy.
- Visit the Transportation Security Administration ([www.tsa.gov](http://www.tsa.gov)) website for up-to-date travel information and restrictions.