

Question: How can I use my points for redemptions in the program?

Answer: The program provides a variety of merchandise and travel redemption options. Merchandise includes selections from a variety of name brand merchandise from electronics, home goods, sporting goods, personal items. Travel includes domestic and international airline tickets, hotel stays, cruises, vacation packages, and rental cars. Be sure to use your card that's a part of this rewards program rather than using other cards, checks or cash.

Question: How do I redeem points for merchandise awards?

Answer: You may redeem points for merchandise awards on this website. To redeem your points on this website, follow these steps:

Step #1: On the home page, choose "Redeem Points" from the tool bar and select "Merchandise" and select from a variety of electronics, home goods, sporting goods, and personal items. Then add the desired merchandise awards to your shopping cart for redemption.

Step #2: When you have completed your selections, click on the "Proceed to Checkout" button to place your order on-line.

Step #3: Enter your name, shipping address and a telephone number and click "Submit Order" to submit your order. You will receive a confirmation number after your order has been submitted.

Step #4: Keep records of your order until you receive your award merchandise. Should you have questions regarding the status of your order or estimated shipping date, you may call Award Headquarters Customer Service, at 1-888-634-6318. Customer Service is available to assist you Monday-Thursday 8am-6pm CST and Friday 8am-5pm CST.

Question: Once I submit a merchandise redemption, how long will it take for my shipment to arrive?

Answer: Awards will typically be shipped via a parcel delivery service or by the U.S. Postal Service and will generally ship within 2-3 business days of order received. On occasion, an item will be out of stock. Once the item comes into stock, it will ship within 2-3 business days. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. Drop-shipped items will be noted as such under availability.

Question: How do I redeem points for travel awards?

Answer: Travel awards include Airline tickets, Hotel accommodation, Car Rental, Vacation packages, Experiences, and Cruises that can be redeemed through the program Travel Agency. Simply click the "Travel" link on the menu bar at the top of this page. Should you have any questions concerning your travel plans or would like to speak with a travel agent, please call 1-800-637-7728 and a travel representative will be able to assist you. Hours of operation are:

7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays.

Question: I'd like to use my points for an airline ticket but my schedule does not allow me to stay over a Saturday night or to book the reservation 21 days in advance. Can I still get a ticket?

Answer: If viewing the rules in the browse feature you will not be able to see the specifics around your Financial Institution program offering. Please log in to your Financial Institution reward site and select the Travel Tab in order to view all travel options available within your program or call Montrose Travel at 1-800-637-7728 and a travel representative will be able to assist you. Hours of operations are:

7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays

Question: Can I ship to a military base?

Answer: Yes, we offer items that can be shipped to APO/FPO/DPO addresses. Not all items in the catalog will be eligible for APO/FPO/DPO delivery. Any item that is eligible will be indicated with the APO/FPO/DPO logo.

Question: How do I book travel using my rewards account?

Answer: To book travel, select Redeem and then select Book Travel or call a travel specialist for assistance.

Question: Are there any fee(s) associated with travel redemptions or purchases, and can I pay that fee with my points?

Answer: Additional costs, fees and taxes apply but will vary depending on the travel arrangements you select. If you would like more information about fees, charges, costs, and taxes, please contact a travel specialist for assistance.

Question: Can I book travel reservations for someone else using my points?

Answer: Yes, you can make travel reservations for others but please ensure that the traveler information you enter during the booking process is an exact match to the travel documents that are required to fulfill the reservation (i.e. driver's license, passport, etc.). Errors may result in delays and/or possible denial of the travel reservation.

Question: I did not get my email confirmation, what should I do?

Answer: To ensure receipt of your travel confirmation email, please ensure that the email address you provide at the time of booking is a current, valid email address. You may also want to check your spam/junk folder, if you have not added us to your safe senders list. If you still do not find your email confirmation, please contact a travel specialist for assistance at 1-800-637-7728. Hours of operations are:

7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays.

Question: Do I still earn frequent flyer miles, etc. when I use my points as payment towards my airline tickets, car rentals or hotel stays?

Answer: Depending on the travel supplier, you may still accrue rewards within their loyalty program. Please check with the individual travel supplier to confirm the rules of their program and confirm that your booking qualifies for the benefits offered within their program.

Question: If I don't have enough points to pay the total amount for my travel order, can I pay the rest with my card?

Answer: In most cases, yes. On the payment page, you will have the option to pay for your travel reservation with points, a payment card, or a combination of both.

Question: Can I use a payment card other than the card I have enrolled in the program?

Answer: Yes, you can use any Visa, MasterCard, American Express, or Discover payment card.