

## Debit Rewards – Frequently Asked Questions

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### 1. What is Debit Rewards?

Debit Rewards is our newest way to thank you for using our HawaiiUSA Debit MasterCard® cards! Earn points with each purchase with your new HawaiiUSA Gold Debit MasterCard®<sup>1</sup> or HawaiiUSA Business Debit MasterCard®!

### 2. How do I get started?

All you have to do is [register your debit card online](#) to view your points, browse our complete catalog, and redeem points for exciting prizes. See *Question 7*.

### 3. How do I know if I'm eligible?

All consumer cardholders (except those enrolled in eLife Checking) and all business cardholders are eligible.

### 4. How much does it cost to be part of Debit Rewards?

There are no fees for participating in the Debit Rewards program.

### 5. How do I earn points?

Simply use your debit card to make purchases wherever MasterCard is accepted<sup>2</sup> to automatically earn points.

### 6. How many points do I earn?

- When you enter your PIN (personal identification number) for your purchase, you'll earn 1 point for every \$5 spent (e.g. if you spend \$10, you'll earn 2 points).
- When you sign for your purchase, you'll earn 1 point for every \$2 spent (e.g. if you spend \$10, you'll earn 5 points).
- There's no limit to the number of total points you can earn!

### 7. How do I redeem my points?

Visit [www.hawaiiusafcu.com](http://www.hawaiiusafcu.com). On HawaiiUSA's homepage, select the "Debit Card Rewards" option from the dropdown menu located on the left-hand side of the screen, under the Online Banking login box. If you're new to the program, you may also register your debit card at this time.

### 8. What can I get with my points?

You can redeem your points for merchandise, travel, event tickets, activities, gift cards, and more!

### 9. Do my points expire?

Points automatically expire after three (3) years.

### 10. Can I combine my points with the joint owner(s) on my debit card?

You can combine your points if all cardholders are assigned to the same checking account. Contact our Member Service Center at (808) 534.4300 on Oahu, or toll-free at (800) 379.1300 for more information.

### 11. What happens to my points if my card is lost or stolen?

Call our Member Service Center at (808) 534.4300 on Oahu, or toll-free at (800) 379.1300 to ask us to transfer your points to your replacement card.

### 12. Can I combine my Debit Rewards points with my HawaiiUSA VISA Platinum CU Rewards points?

Since VISA Platinum CU Rewards is a different program, points can't be combined at this time.

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1. eLife Checking accountholders are not eligible for Debit Rewards.  
2. ATM transactions and cash advances are not eligible.