

# FAQs

## **How do I access my VISA account on-line?**

Go to the First Bank of Alabama website [www.firstbankal.com](http://www.firstbankal.com), click on the “Credit Card Login” button and create a login & password using your laptop or desktop computer.

## **Is 24 hour support available on my VISA account?**

24 hour support & account information available by calling 844-546-8223. During regular Bank business hours you may contact us by calling 256-362-2334.

## **Can I turn my VISA card on and off from my smart phone?**

Control access to your VISA card account by using the Cardvalet app. Keep your card safe & secure. Go to the Personal Banking tab on the First Bank AL website and click on “Cardvalet” for instructions on adding to your smartphone.

## **What is UChoose Rewards®?**

UChoose Rewards is a rewards program where you earn points for shopping and using your First Bank of Alabama Visa Rewards Card. Then redeem your points for anything of your choice from a huge online rewards catalog.

## **How do I start earning and managing my rewards points?**

Go to the First Bank of Alabama website, click the “UChoose Rewards” button and create a login & password.

## **How do I earn points?**

You earn 1 point for every \$1 for each credit purchase transaction. Business card accounts earn 1.5 points for each \$1 credit purchase transaction.

Plus, you can earn even more points when you shop at participating retailers. Choose to shop in-store at national or local retailers or online through [www.uchooserewards.com](http://www.uchooserewards.com). When shopping in-store, select credit and sign for your purchases.

## **Where can I earn points?**

You earn points everywhere your card is accepted.

## **When can I redeem my points?**

It can take up to 40 days for your points to be credited to your account. You must accumulate 1,000 points before you can redeem your points for gift cards and catalogue items. You must accumulate 5,000 points before you can redeem your points for cashback (which appears as a credit on your credit card account). After that, you can redeem for any number of amazing items. Simply look for your “Total Points” at the top of any page to see how many points you have available for redemption.

**Can I share points with family members?**

Yes, all cards within an account automatically earn points together. In addition, if you have multiple credit accounts with First Bank of Alabama you can link them together to earn rewards faster. Visit the Profile page to link more accounts to your program.

**What can I redeem my points for?**

It's your choice! You can choose from multiple options, whether it's products, travel experiences, activities, event tickets, cash back (which shows as a credit on your account) or more! Simply visit the Redeem Points page and click on the category that suits your interests.

We keep track of all the points you earn and will help you find just what you're looking for when you're ready to redeem. We even have a Wish List that will help you track when you've earned enough to redeem a specific item.

**Where can I view my point activity?**

You can access the history of your point activity on the Point Details page.

**What if I shopped at a participating retailer, but my points aren't showing up?**

It can take up to 30 days for transactions to appear on the Point Details page. If points from a qualified transaction do not appear after 30 days, contact us for assistance.

**How much does it cost to participate?**

There's no cost. Membership in UChoose Rewards is absolutely free for First Bank of Alabama cardholders, so start shopping and earning today.

**Do my points ever expire?**

Points expire after 3 years.

**What if I have another question?**

If you have other questions not answered here, you can contact the Bank by phone at 256-362-2334, or [creditcardsupport@firstbankal.com](mailto:creditcardsupport@firstbankal.com) or your UChoose Specialist at [service@uchooserewards](mailto:service@uchooserewards).

If You participate in the uChoose Rewards® Program, You agree to the following terms and conditions.

## **Definitions**

In the uChoose Rewards Program, these terms have the following meanings:

1. "Account" refers to a checking account, credit account, financial account, or other account opened at Your Financial Institution.
2. "We," "Our," or "Operator" means Fiserv Solutions, Inc., the operator and administrator of the Program and its subcontractors.
3. "Program" or "uChoose Rewards Program" means the program that allows Participants to earn and redeem points for rewards.
4. "Rewards Points Account" means the account that tracks points earned by the Participant.
5. "You," "Your," or "Participant" means the individual(s) who is using the debit card, credit card, financial product, or other product of a participating financial institution to obtain points that qualify for rewards.
6. "Your Financial Institution" refers to the financial institution where You maintain an Account. This may be a checking account where a debit card has been issued, a credit card account where a credit card has been issued, or any other account maintained by the financial institution on behalf of You.

## **Eligibility**

1. Eligibility is restricted to Participants with an active and open Account with a financial institution participating in the Program, which may include charging or usage privileges.
2. Eligibility is restricted to Participants that have an Account statement mailing address within the 50 United States, the District of Columbia, United States territories, or United States military address (such as APO).
3. This Program is available to all Accounts designated by Your Financial Institution.

## **Program Administration**

1. Your Financial Institution reserves the right to cancel or temporarily suspend the Program at any time without advance notice, which may result in the cancellation of outstanding points. Your Financial Institution has the right to change the Program without advance notice to You.
2. Operator and Your Financial Institution each have the right to monitor all Rewards Point Account activity. Operator and Your Financial Institution each reserves the right to cancel any Program membership in the event of fraud, abuse of program privileges, or violation of the Program rules; including any attempt to sell, exchange, or transfer points, or any instrument exchangeable for points. If You have conducted any fraudulent activity, Operator reserves the right to take any necessary legal action and may have grounds to confiscate any rewards redeemed as a result of such activity. In addition, You may be liable for monetary losses to Operator, including

litigation costs and damages and you will not be allowed to participate in the Program in the future.

3. The terms of this Program are void where prohibited by law.
4. We may, at any time and without prior notice, (i) change, limit or terminate any aspect of the Program, or (ii) update, amend or terminate these Terms and Conditions in whole or in part. Changes may affect outstanding transactions and points.

### **Point Accrual**

1. You will earn points for every qualifying net purchase (purchases less returns) as designated by Your Financial Institution. This may include using your debit card or credit card or by participating in certain other Account activity with Your Financial Institution. Your Financial Institution determines the points earning rate for all transactions and when points begin to accrue. No retroactive points will accrue.

Returns are subject to the return policy of the retailer from which you made your purchase. If you return or cancel an item, points are also reversed from that sale.

Exchanges also make purchases from participating retailers made through [www.uchooserewards.com](http://www.uchooserewards.com) ineligible for rewards, as when merchandise is exchanged, the merchant cancels the order and replaces it with a new one. Since the new order was not made through the program website points cannot be tracked. Because of this, the retailer will not pass the points to uChoose Rewards which means uChoose Rewards cannot access the points to put in your account.

To avoid losing your rebate on exchanges, please make sure all returns are final. Once your refund is credited to your card, place the order again through the uChoose Rewards website to be sure you receive points on your purchase.

2. Transactions from lost, canceled, or stolen credit or debit cards; or fraudulent purchases will not earn points.
3. Participants will not earn points if the Account has been closed, whether closed by Participant or Your Financial Institution. Once the Account is closed, points will not be credited and points will be immediately forfeited and cannot be redeemed. Your Financial Institution will determine what constitutes a closed Account.
4. The Program is based on net purchases only and does not include cash advances, balance transfers, or wire transfers. It also does not include any fees posted to your Account, including (but not limited to) late fees, over limit fees, and finance charges.
5. There is no annual cap to how many points you can earn.
6. Points will expire 1095 days from the end of the month in which they were posted.
7. Points earned during a calendar month are posted to the Participant's Reward Points Account by the 10th of the following month. Qualifying purchases that have not been cleared or posted to a Participant's Reward Points Account are not eligible for redemption.
8. Dollar and cents amounts will be rounded down to the nearest whole dollar amount when calculating points earned.
9. Point balances are available for view online.

10. Points cannot be transferred from one Rewards Point Account to another Rewards Point Account.
11. Points from multiple Accounts may be pooled together at the discretion of Your Financial Institution.
12. Points may not be assigned, transferred and/or pledged to any third party. Participant has no property rights or other legal interests in points.
13. Participant is responsible for any personal tax liability that may be related to participation in the Program.
14. If your Rewards Point Account does not represent the correct number of points that you should have been awarded, Operator reserves the right to adjust your point balance. If you have been awarded points in error or if you believe your Rewards Point Account has been the subject of any suspicious activity, please contact the Operator immediately using the "Contact Us" feature of the Program website.
15. If you believe that you have made purchases that should have resulted in the addition of Rewards to your accumulated Rewards balance, and you see that the Rewards have not been reflected within thirty (30) days of your purchase, please contact us within ninety days of the date of such purchase and we will investigate the situation. (If you wait longer than ninety (90) days, your ability to claim the Rewards will be considered waived.)

## **Redeeming Points**

1. No cash refunds or partial awards will be issued upon redemption of points.
2. Program points may not be used with any other discount or coupon offer.
3. All points must be redeemed using the Program website located at [www.uChooseRewards.com](http://www.uChooseRewards.com).
4. If you have questions about the Program, those questions can be sent to the Operator using the "Contact Us" feature of the Program website.
5. Points will be redeemable only if your Rewards Points Account is open and in good standing.
6. The Participant must redeem points, but another person may use the ticket(s) or rewards. The Participant is responsible for any tax liability or other charges related to participation in the Program or redemption of points, and for payment of any taxes or charges. Examples of such charges include without limitation, baggage charges, departure taxes, or other charges that may have been assessed by government entities.
7. Your Financial Institution reserves the right to disqualify any Participant from participating in the Program and to invalidate all points for abuse, fraud, or any violation of the Program Terms and Conditions.
8. Your Financial Institution, Operator and suppliers are not responsible for the replacement of lost, stolen, or damaged documents awarded for the redemption of points.
9. Your Financial Institution reserves the right to pass on any processing and/or surcharge fees that may be incurred on the rewards.

## **Liability**

1. You acknowledge and agree that as part of the Program certain information, such as Your name and address, shall be provided to merchants and other parties involved in the Program and Your transactions. You acknowledge and agree that Operator has no control over and liability for any use of such information by those third parties.
2. Operator has no liability for disagreements regarding points. Your Financial Institution's decisions regarding points and point discrepancies will be final.
3. You agree to comply with all applicable laws, rules, statutes, ordinances, and regulations in connection with Your participation in the Program and Your use of goods and services.
4. NONE OF OPERATOR OR THE SUPPLIER OF ANY REWARDS (INCLUDING EACH OF THEIR AGENTS, AFFILIATES OR EMPLOYEES) (TOGETHER, "PROVIDERS") MAKE ANY WARRANTY OR REPRESENTATION OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THIS PROGRAM AND THE WEBSITE, AND/OR ANY CONTENT, DATA, SOFTWARE, MATERIALS, INFORMATION, PRODUCTS, SERVICES AND/OR OPERATION OF THE PROGRAM OR THE WEBSITE ALL OF WHICH ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. YOU EXPRESSLY AGREE THAT THE USE OF THIS WEBSITE AND THE PROGRAM IS AT YOUR SOLE RISK. PROVIDERS EXPRESSLY DISCLAIM ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, THAT THE PROGRAM AND THE WEBSITE WILL BE ERROR-FREE, SECURE, UNINTERRUPTED, OR VIRUS-FREE. THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES ON THE WEBSITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS.
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8. SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.
9. You agree to indemnify, defend, hold harmless, and release the PROVIDERS and any merchants participating in the rewards, including any rewards that, after receipt, may be lost, stolen, or destroyed, from any claims, liabilities, obligations, actions, or damages (including reasonable attorneys fees) arising out of any breach of the Program or these Terms and Conditions by You or by anyone using the Program or Your points, REWARDS POINT ACCOUNT, or OTHER Accounts. All participating merchants are in no way affiliated with or responsible for the Program administration.
10. If any of these terms are determined to be illegal, invalid or otherwise unenforceable by reason of the laws of any state or country in which these terms are intended to be effective, then to the extent and within the jurisdiction in which that term is illegal, invalid or unenforceable, it shall be severed and deleted from these terms and the remaining terms shall survive, remain in full force and effect and continue to be binding and enforceable.
11. The Program and these Terms and Conditions are subject to the laws of the State of New York, without any reference to its choice of law provisions.

### **Other Terms and Conditions**

There are additional Program Terms and Conditions associated with the redemption of merchandise, travel, event tickets, activities and gift cards. Visit the Program website located at [www.uChooseRewards.com](http://www.uChooseRewards.com) to view the details of those redemption options and their associated Terms and Conditions. Any disclaimer of liability set forth in those additional Program Terms and Conditions shall also apply to the Operator of the Program described in these Terms and Conditions.

***Transactions from lost, canceled, stolen or temporary credit or debit cards; or fraudulent purchases will not earn points.***

For further details about the Program that may be specific to Your Financial Institution, please refer to the FAQs.