

Member Rewards by CO-OP

Frequently Asked Questions



What is Member Rewards by CO-OP?

It is a world-class program of cardholder benefits offered by your credit union through CO-OP Financial Services.

What types of rewards does it include?

- Points or cash back on credit transactions, as well as relationship rewards
- Bonus points and special offers through ShopSPOT by CO-OP

What are relationship rewards?

Typically these are rewards for opening something like a savings account, signing up for e-statements, paying via an e-bill, or getting a mortgage.

What is ShopSPOT by CO-OP?

ShopSPOT by CO-OP is a program that includes over 30,000 in-store locations and 3,500 online merchants where members can earn bonus points. See the ShopSPOT by CO-OP FAQ for details.

What are the benefits of the Member Rewards by CO-OP program?

- Best rewards redemption options in the consumer rewards industry
 - Robust travel options
 - Thousands of popular products
 - Over 100 gift cards/certificates
 - Downloadable rewards (e.g., music, books, magazines, ring tones, etc.)
 - Charitable donations
- Call center that is available 24 hours a day—365 days a year

How is our program different from others?

- ShopSPOT by CO-OP: We offer 30,000+ standard card-linked (in-store) offers, special offers through participating local merchants, and over 3,500 online merchants available via our website or with our browser plug-in.
- Mobile App: The ability to see all the programs mentioned above and the ability to redeem for e-gift cards.
- Member Service: 24/7 live-agent customer service means you can always reach a live person to talk to.

What type of redemption options are there?

We pride ourselves on offering a wide array of redemption options including:

- Travel—air, hotel, car, cruise, vacation, and experiences
- Merchandise
- Gift Cards—over 100 physical and e-gift cards
- Charitable Donation—Choose from our standard partners or add custom ones
- Cash Back
- Local Merchants—Support local businesses and get bonus points and special offers

Can I convert reward points from a previous rewards program if my credit union had one before introducing Member Rewards by CO-OP?

Yes, Member Rewards can work with you to convert the points from a prior program.

How can I check my point total?

You can check your points on the Member Rewards website and mobile app or by calling Member Rewards by CO-OP Customer Service at 877-CO-OP-MEMBER (877-266-7636), available 24 hours a day, 7 days a week.

How often are points updated?

Your credit union chooses the frequency. Most programs credit members on a monthly basis, although it may take up to 45 days for points to be applied to your account. You can receive a quarterly mailed paper statement or may choose to receive a monthly e-statement by visiting the website.

Can members of the same household combine their points?

Yes. There are a variety of ways we can household accounts. When a rewards account has been combined, the points have also been combined; however, the system allows each card to earn the maximum points even if the accounts are combined. To combine points, you need to complete the Combine Account Request Form.

Where can I see what I can redeem?

You can log in to your credit union's website and view merchandise, gift cards, downloadable music, videos, etc., at any time. You'll also receive a brochure with your welcome kit. The brochure includes program details, questions and answers, program rules, photos and descriptions of over 60 merchandise items.

How are the rewards fulfilled?

Rewards are fulfilled upon receipt of the redemption request according to the terms and conditions of the program. Some merchandise is shipped directly to you and some items are drop-shipped from suppliers. Downloadable rewards are fulfilled immediately upon request.

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