



Navigating life. Together.

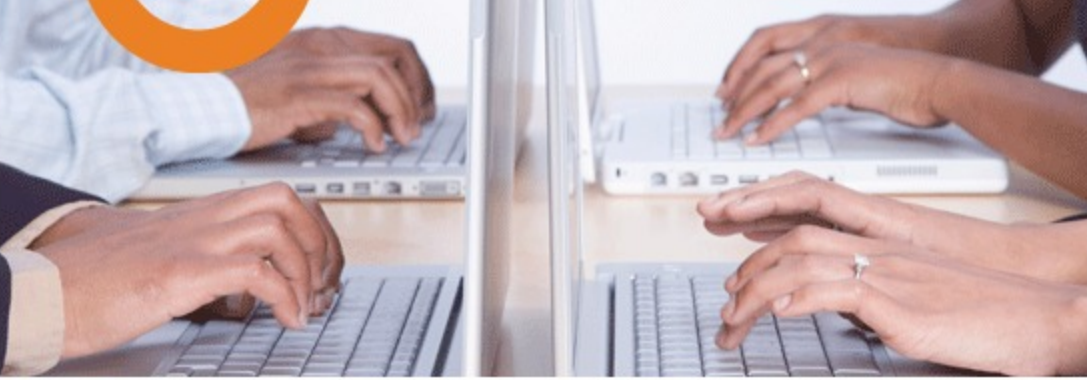
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How Can I Earn More Scorecard Rewards Points?



How Can I Earn More Scorecard Rewards Points? [1 comment](#)

10/25/13

So you have a Maps Platinum Points card, and you want to earn a bunch of points to redeem for a great trip, a new TV, or something else. How do you earn the most points in the shortest amount of time?

The key is using your card a little differently than you may be used to.

Everyday Purchases

Rather than pulling out your debit card or cash at the grocery store, gas station, coffee shop, or movie theater, grab your points card instead. These small purchases can add up to a great points balance.

Of course, this habit might get you in trouble if you don't stay on top of your everyday purchases. Make a new habit of adding up your receipts daily or weekly, and transfer that money from your checking account to your credit card.

Bill Payments

How much do you pay each month for water, electricity, garbage service, cell phone, and other bills? You could be earning points for each of those bills.

Go to your provider's website (or give them a call) and set up automatic payments using your credit card. Then set an automatic transfer from your checking account for that amount. For bills that vary each month, you might look at changing to an equal monthly payment to make things easier.

Large Purchases

If your limit allows, you can use your credit card when you buy a new couch, refrigerator, or TV. In addition to the points you earn, you also gain the protection of the credit card issuer's processing network, which can sometimes protect you beyond the manufacturer's warranty.

Saturday Market (and other open air markets)

Just a few years ago, credit cards were completely verboten at open air markets. Now, though, the ubiquity of plastic means that even small farmers either have a full-size card reader or an attachment for a smartphone or tablet that allows you to pay with your credit card instead of cash or a check.

Services

Do you have a landscaper, dog clean-up service, or sitter? Ask if you can pay them through a transfer from your credit card. Or, they may have their own card reader.

Pick up the Tab (with your card)

If you've seen the movie *Reality Bites*, you might recognize this tip. In our version, though, you are using the money your family and friends give you to order their plane tickets, buy their gas, or buying dinner to immediately pay back your card.

That way you earn the points on these purchases without actually laying out any of your own cash (except in the case of dinner — do pay for your own meal in this scenario).

If you have any further questions about earning points and managing a credit card, give us a call at 503.588.0181 x3811 or stop by one of our branch locations. We're happy to help!



About the author: Jennifer Cadiente is the communications specialist at Maps Credit Union. She has been with the credit union since 2006, working on magazines and newspapers before joining Maps.

Posted by Jennifer Cadiente

Comment 1: by wayne on 10/18/2014

Written by: wayne

Comment:

Is it not possible to have checks issued directly to bill accounts without the use of a credit card?

RE: This is definitely possible. These tips are for our members who want to earn rewards points on their credit cards faster by using them for everyday purchases and monthly bill payments.

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