

WHAT TICKLES YOUR FANCY?



WITH NO HASSLE REWARDS[®], IT'S UP TO YOU

At **██████████**[®], earning and redeeming rewards is easy. That means earning more and rewarding yourself with the things that truly make you happy. This guide will show you how to do just that.

WHAT YOU'LL FIND:

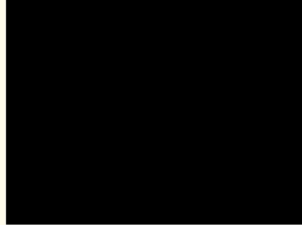
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EVERY DAY, EVERY PURCHASE. IT'S THAT SIMPLE.

EACH TIME YOU USE YOUR CARD, YOU EARN:

1.5%
CASH BACK



- No rotating categories or sign-ups
- Your cash back doesn't expire
- No limit to how much you can earn

WANT MORE DETAILS?

Everything you need to know about your [REDACTED] Rewards program is conveniently located in this guide and online. To access your account online, follow the simple steps below:

VIEW YOUR REWARDS ONLINE

1. Sign in at [REDACTED].com/[REDACTED]
2. Click on your rewards balance

Before you know it, you'll be learning more about your rewards program and redeeming your cash back!



EARN MORE CASH BACK

You already earn cash back on all your purchases using your [REDACTED]® rewards card. And we want to help you make it pile up even faster. Use these tips to earn more cash back and you'll be enjoying your next reward sooner than you think.

ADD USERS TO YOUR ACCOUNT

When you give others a card linked to your account, you'll earn cash back on the purchases they make. To add users, just log in to your account and click Manage Authorized Users on the Account Summary page.

SET UP AUTOMATIC BILL PAY

Instead of using cash or sending a check, set your bills to be paid automatically with your [REDACTED] rewards card, and you'll earn cash back without even thinking about it. You can work directly with your phone, cable, electric, or other service provider to set up automatic payments.

EVERYDAY PURCHASES

Instead of using cash or a debit card, use your [REDACTED] rewards card for everyday purchases, like groceries, clothes, gas, and more. The more you use your card, the more cash back you'll earn.

WHAT FLIPS YOUR LID?

REDEEM YOUR WAY

It's your cash back, and we want you to enjoy it. You have plenty of options—from account credit to gift cards, there's something here for everyone. So before you make your choice, check out all the great stuff you can get.

- ACCOUNT CREDIT
- GIFT CARDS
- CHARITABLE DONATIONS
- CHECK

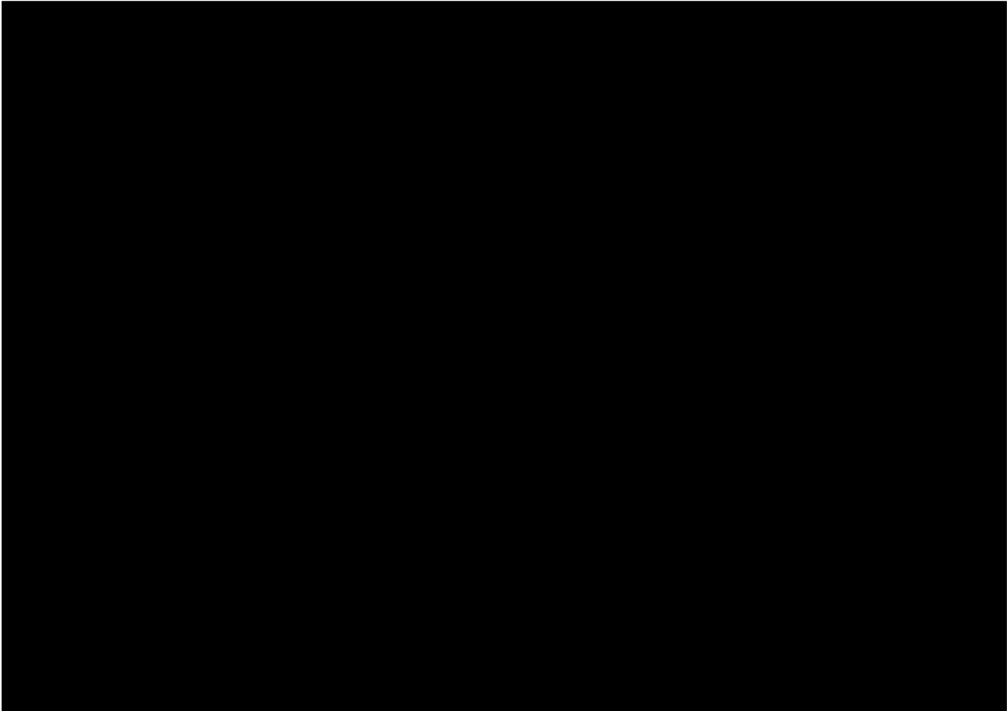
WHAT CAN YOU GET WITH \$100 CASH BACK?

\$100

IN CHECKS OR ACCOUNT CREDITS

IN GIFT CARDS

IN CHARITABLE DONATIONS



THERE'S SOMETHING FOR EVERYONE

\$100 CASH BACK = \$100 IN GIFT CARDS

Gift cards make it easy to enjoy your favorite clothes, books, restaurants, and more. And to make it even easier for you, gift cards start at \$25 and are available in different denominations, and **shipping is included** in the price. You'll find great gift options in categories like these:

- BOOKS, MUSIC, & ENTERTAINMENT
- HOME & OFFICE
- SPECIALTY
- CLOTHING
- ONLINE & RETAIL STORES
- SPORTS
- HEALTH & BEAUTY
- RESTAURANTS
- TRAVEL

REDEEM FOR GIFT CARDS



GO MOBILE
REDEEM IN APP

See page 9

1. Sign in at [\[REDACTED\].com/\[REDACTED\]](#)
2. Click on your rewards balance
3. Select **Redeem**, then **Gift Cards**

Gift cards and prices are subject to change. Please see page 10 for disclosures. Not all denominations are available for each merchant.

[REDACTED] is not a sponsor of this promotion and is not affiliated with this program. [REDACTED]® and [REDACTED] brand names are trademarks of [REDACTED].

[REDACTED] is not a sponsor of this program. For complete gift card terms and conditions, see [REDACTED]. All [REDACTED]®,™ & © are IP of [REDACTED] or its affiliates. No expiration date or service fees.

[REDACTED] owns [REDACTED]. [REDACTED] is not affiliated with this program. [REDACTED] is not a sponsor or co-sponsor of this program. Use of our restaurant names, logos or trademarks requires written approval from [REDACTED]. See backside of gift card for additional terms and conditions or visit [REDACTED].

MORE WAYS TO REDEEM

REDEEM FOR CASH

\$100 CASH BACK = \$100 IN CHECK OR ACCOUNT CREDIT



**GO MOBILE
REDEEM IN APP**

See page 9

Redeeming for cash is quick and easy. You can receive an account credit that will appear within five to seven business days or request a check that will arrive within two to three weeks. There is no minimum to redeem for account credit or check.

DONATE YOUR CASH BACK TO CHARITY

\$100 CASH BACK = \$100 IN CHARITABLE DONATIONS

You can make a difference by donating your cash back to charity. Visit [\[REDACTED\].com/give](#) and choose from over **1.2 million local and national charities** to contribute to. Donations start at \$10, and 100% of your cash back goes to charity. Choose from charities like:

- [REDACTED]
- [REDACTED]
- [REDACTED]
- ...AND MORE

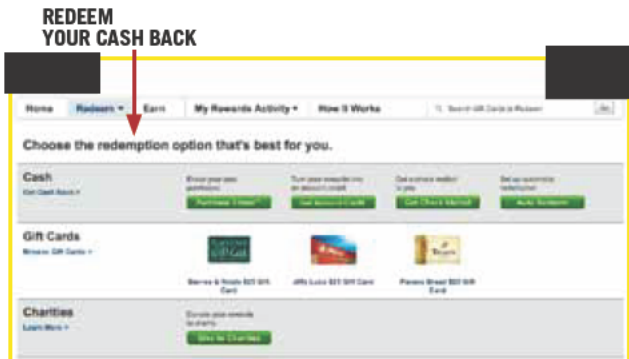
REDEEM YOUR CASH BACK FOR CASH OR CHARITY

1. Sign in at [\[REDACTED\].com/\[REDACTED\]](#)
2. Click on your rewards balance
3. Select **Redeem**, and select an option



REDEEM ONLINE

You spoke, we listened. And with your feedback, we've made it even easier to find and compare your redemption options online. Just visit the updated [REDACTED]® [REDACTED] Rewards® website and redeem your cash back for rewards that you're sure to enjoy.



REDEEM YOUR CASH BACK ONLINE

1. Sign in at [REDACTED].com/[REDACTED]
2. Click on your rewards balance
3. Select **Redeem**

TIP:

For your convenience, you can call our customer care team at [REDACTED] Monday–Friday, 8 a.m.–midnight ET, and Saturday and Sunday, 9 a.m.–10 p.m. ET, and redeem your cash back over the phone.

WHAT FLOATS YOUR BOAT?

REDEEM ON THE GO

With our mobile app, you've got the power to redeem your cash back when and where you want. Redeem anytime for:

- CHECKS
- ACCOUNT CREDIT
- GIFT CARDS

You can also view your cash back balance, see your earn rate, check your credit card balance, view transactions, pay your bill, and easily transfer cash back to other eligible customers—all on the go!



DOWNLOAD OUR APP

Use your smartphone and scan the QR code to download our app

— OR —

Text **REDEEM** to [REDACTED] to download the app



FOR MORE INFO

Thank you for being a [REDACTED]® credit card customer. We know you have choices when it comes to the rewards card you use, so we appreciate your business. Anytime you have questions or need assistance, we're here to help!

Visit [REDACTED].COM/[REDACTED]

— OR —

Call [REDACTED]

Our [REDACTED] Rewards® center has specialists available to assist you seven days a week.

Monday–Friday, 8 a.m.–midnight ET

Saturday and Sunday, 9 a.m.–10 p.m. ET

TIP:

Learn more about your rewards on the How It Works page on the [REDACTED] Rewards website. There, you can see your rewards—plus, learn about other redemption options and opportunities to earn.

Redemption values vary and are subject to change without notice.

This offer is available exclusively for residents of the 50 United States and can be delivered to a P.O. Box. The listed merchants are in no way affiliated with [REDACTED] nor are the listed merchants considered sponsors or co-sponsors of this program. Use of merchant names and/or logos is by permission of each respective merchant and all trademarks are the property of their respective owners. Terms and conditions are applied to gift cards/certificates. Terms and Conditions apply by merchant. Please see the merchant's gift card/certificate/website for additional terms and conditions, which are subject to change at merchant's sole discretion, if permitted by law.

[REDACTED] has the right to change or cancel the rewards program at any time.

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WHATEVER MAKES YOU HAPPY

- Earn 1.5% cash back for every \$1 spent
- No earn caps
- Redeem anytime for account credit or check
- Cash back does not expire
- No redemption minimums



[REDACTED]
[REDACTED]
Rewards™ Program

TERMS AND CONDITIONS

- Participation is restricted to U.S. Account holders only.
- Rewards will be earned and calculated as specified in your original offer and then rounded to the nearest whole increment.
- What constitutes a qualifying transaction, as well as any exceptions, is determined at the sole discretion of [REDACTED]. [REDACTED] reserves the right to verify and adjust the Rewards balance at any time prior to or following posting and redemption.
- Rewards are considered earned when they are posted to the redemption system.
- Accounts will be updated daily. Rewards (earned for qualifying transactions) may take up to 60 calendar days to be posted. Please visit us online at [REDACTED].com for your most up-to-date Rewards balance.
- Rewards cannot be earned until an account has been opened. No retroactive credit will be given.
- Rewards cannot be used as payment for obligations owed to [REDACTED] or its affiliates.
- Determination and payment of tax liability are the sole responsibility of the Account holder. To the extent required by law, certain Rewards transactions may be included in year-end tax reporting.
- You may be eligible to transfer Rewards from one account to another. Call [REDACTED] or log in to your credit card account at [REDACTED] to check eligibility status.

- All transfers and redemptions are final.
- Accounts must be in good standing (not in default, closed, suspended, or otherwise not in good standing) to access, redeem, or transfer Rewards.
- [REDACTED] Rewards programs are void where prohibited by federal, state, or local law.
- Account closure or suspension may result in any remaining Rewards being forfeited.
- [REDACTED] reserves the right to disqualify Account holders who have violated the terms, conditions, or disclosures associated with the Rewards program.
- [REDACTED] reserves the right to alter, change, or terminate this [REDACTED] Rewards Program at any time without notice.
- [REDACTED] reserves the right to delay or not enforce any of our rights under this [REDACTED] Rewards Program without waiving or losing our right to enforce them later.
- Cash redemptions, sent in the form of a check and made out to the Account holder(s), will be issued within 30 days of the redemption to the mailing address on file. Account credits will be posted within 5 to 7 business days of redemption.
- To take advantage of [REDACTED] and redeem for credits applied to purchases already made, the following terms and conditions apply:
 - Rewards must be redeemed within 90 days of the date of the purchase(s).
 - Account credits will be posted within 5 to 7 business days of redemption.

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