

WELCOME!

We greatly appreciate you choosing the [REDACTED] [REDACTED] Card. You will enjoy your card with no annual fee and no points caps.

You'll earn [REDACTED] Points faster on purchases for dining at restaurants and entertainment. You can redeem the points you earn for an extensive selection of valuable rewards.

Choose from gift cards, top-brand merchandise, travel rewards and cash rewards, or use your points for payments toward mortgages or student loans. Whatever rewards you select, you'll be able to redeem your points for what means the most to you.

We'd like to make sure you enjoy your card and are available 24 hours per day, 7 days per week at [REDACTED] to help when you need us.

A HIGHER STANDARD OF EARNING

With your card, enjoy earning [REDACTED] Points on purchases¹ faster:



Earn **2 [REDACTED] Points per \$1 spent on purchases for dining at restaurants**, from your favorite drink at your local coffee shop and lunch on the go to fine dining.



Earn **2 [REDACTED] Points per \$1 spent on purchases for entertainment**, including admission to movie theaters, museums, amusement parks, sporting events and more.



Earn **1 [REDACTED] Point per \$1 spent on other purchases**. Use your card for everything, from your daily commute to your monthly bills, and turn your purchase into points.

Remember, there is **no limit** to the amount of points you could earn with your [REDACTED] [REDACTED] Card.

REDEEM FOR THE THINGS YOU WANT MOST

- The **program** offers an extensive selection of enticing rewards, including gift cards, top-brand merchandise, travel rewards, cash rewards, and even payments toward mortgages or student loans. can also be used to get tickets to your favorite concerts.
- **Travel with Points.** We know you value travel experiences, so you can redeem your Points for airfare through the Travel Center. For example, 15,000 points can be redeemed for \$150 in airline tickets. Valid on **any airline**, with **no blackout dates**.
- If you want to redeem for a travel reward but don't have enough Points, you can use your Card to pay the difference.

Point values and redemptions options subject to change at any time. Please visit [.com](#) for the most current information.



- Redeem [REDACTED] Points to treat your family and friends, or even yourself, to **gift cards**. There are many brand-name merchants to choose from. 10,000 points \$100 gift card;
5,000 points \$50 gift card.



REDEEM WITH EASE

- There are two **simple ways to redeem your points** for what means the most to you. You can visit [REDACTED] or call [REDACTED] and select Option 2.
- **Share [REDACTED] Points** with other [REDACTED] Members on [REDACTED].com and help a friend redeem for that flight to Europe or give Mom the last 5,000 points she needs to get a camera.
- As a [REDACTED] Member, you can **combine the points you earn** from all your eligible [REDACTED] banking and credit card accounts. Log on to [REDACTED].com to combine your [REDACTED] accounts and enjoy watching your points add up.
- Use the [REDACTED] Points you've earned to **shop at [REDACTED] and [REDACTED]**. Choose from top-name products at [REDACTED] or get tickets to special events at [REDACTED].

Visit [REDACTED].com to learn more about your reward options and set up a [REDACTED] Member Account.

WE SPECIALIZE IN EXPERIENCES

Exclusive Experiences for [REDACTED] [REDACTED] Cardmembers

- Enjoy access to exclusive events, like comedy shows, live musical performances, and more, scheduled just for [REDACTED] [REDACTED] cardmembers.²

For details, visit [REDACTED].com/benefitbuilder, sign on and click on the "Rewards" tab.

- [REDACTED]
- From music and sports to dining and family entertainment, unforgettable experiences await you with [REDACTED] [REDACTED]. Enjoy special access to purchase tickets for VIP packages, preferred and presale tickets to hot concerts, sports experiences and movie screenings. Past concert ticket offers have included [REDACTED] [REDACTED] Bryan and more!
 - If unique culinary experiences are your passion, you can get special access to purchase tickets to [REDACTED] [REDACTED] Festivals or even book a special chef's table.

For more information, visit [REDACTED].com



SHOP WITH MORE CONFIDENCE

- **Price Rewind.** You can get money back with **Price Rewind**. Register a purchase made entirely with your **Card** at [com/pricerewind](#) and if a price that's lower by at least \$25 is found within 30 days of the purchase, you'll receive a refund for the difference, up to \$250 per item.⁶
- **\$0 Liability on Unauthorized Charges.** If someone uses your card without consent online or offline, you won't have to worry about paying for charges you didn't make.
- **Billing Dispute Resolution.** If there is ever a problem with a purchase made using your **Card**, we will serve as the liaison between you and the vendor to help resolve the issue quickly.



- **Extended Warranty.** The terms of the original manufacturers' U.S. warranties (of one year or less) may be extended up to one additional year on most of the items purchased with your [REDACTED] Card.⁵
- **Retail Purchase Protection.** Many items you buy with your [REDACTED] Card are protected against theft, fire or accidental breakage, up to \$1,000 for up to 90 days from the date of purchase.⁵
- **Flexible Billing.** If your originally scheduled payment due date is inconvenient for you, we'll change it to the beginning, middle or end of the month – giving you greater control over when you pay your bills.

TRAVEL BENEFITS TO HELP MAKE YOUR TRIP MEMORABLE FOR ALL THE RIGHT REASONS

- **Travel Assistance Services** are available just in case something unexpected occurs. You'll receive help in replacing lost or stolen airline tickets and travel documents, and in getting referrals to local doctors and attorneys anywhere in the world. You can also take advantage of emergency message services, and obtain information on currency exchange rates, visas and passports.⁴



Visit [\[REDACTED\].com/benefitbuilder](#) to learn more about the travel and purchase protection benefits included with your card.

- **Automatic Travel Accident Insurance** is available when you charge plane, train or bus tickets to your [REDACTED] [REDACTED] Card. You, your spouse and eligible dependent children are automatically covered for Worldwide Automatic Travel Accident Insurance at no additional cost.⁵
- **Auto Rental Insurance** provides coverage up to \$50,000 for damage due to physical damage and theft when you reserve and rent a car with your [REDACTED] [REDACTED] Card and decline the car rental company's collision, loss/damage waiver insurance. Not all vehicles are covered.⁵

- **Lost Luggage Coverage** provides up to \$3,000 in coverage for you and your dependents when you charge your entire common carrier transportation fare with your [REDACTED] Card prior to departure. This benefit covers permanently lost, stolen or damaged baggage or personal articles checked with an common carrier transportation company. Rental vehicles, taxicabs, limousines, or government owned or operated public transportation systems operating within an exclusive metropolitan area are not included.⁵
- **Trip Cancellation/Trip Interruption Coverage** is available in the event you are prevented from taking or continuing a trip purchased with your [REDACTED] Card account. You may be eligible to receive reimbursement for air, bus or rail transportation tickets, up to \$1,500.⁵

SECURITY FEATURES SO YOU CAN REST ASSURED

- **The [REDACTED] Service.** Sometimes things happen that are out of your control, but that doesn't mean you should be inconvenienced. If you've lost your card, we'll replace it, usually within 24 hours. In addition, we'll provide you with emergency cash, subject to your available line of credit and cash advance limit.⁷
- **24-Hour Protection from Fraud.** Fraud Early Warning monitors your account to detect potentially fraudulent transactions. When we see suspicious activity, we will take appropriate actions to protect your account, including contacting you to validate the transactions.
- **[REDACTED] Identity Theft Solutions.** Identity theft can be a traumatizing experience. Luckily our team of dedicated Identity Theft Specialists can help you contact credit bureaus, assist with police reports and offer other assistance.

Visit [\[REDACTED\].com/benefitbuilder](#) to learn more about the security benefits included with your card and to add additional complimentary safeguards.

Any benefit, reward, service or feature offered in connection with your [REDACTED] Card may change or be discontinued at any time for any reason, except as otherwise expressly indicated.

- ¹ Please see [REDACTED] Rewards [REDACTED] Card Terms and Conditions.
- ² A limited quantity of tickets may be available for these events on a first come, first served basis.
- ³ Some restrictions apply. See [REDACTED].com for specific offer details and information. [REDACTED] is not responsible for products or services offered by other companies.
- ⁴ Provides assistance and referrals only. You are responsible for the cost of any actual medical, legal, transportation, cash advance or other services or goods provided. For complete program details, refer to your Summary of Additional Program Information.
- ⁵ Certain conditions, restrictions and exclusions apply. For complete program details, including coverage amounts, refer to your Summary of Additional Program Information.
- ⁶ Prices are tracked for 30 days from the original purchase date. [REDACTED] Price Rewind only tracks online prices. In order to be eligible for a refund, the price difference must be at least \$25. Price Rewind refunds are limited to \$250 per item and \$1,000 per calendar year. Multiple purchases of the same item are limited to a \$250 maximum claim payment per sales receipt. The entire purchase amount for the item must be made with your [REDACTED] card to be eligible for a refund. Items purchased with ThankYou Points are not eligible for this program. Additional limitations and exclusions apply. Not every product found on this site qualifies for coverage, so please see the Description of Coverage at [REDACTED].com/pricerewind for program details and to learn what items are covered.
- ⁷ Emergency card replacement outside the continental United States may take a minimum of 48 hours. There may be a service fee associated with a request for 24 hour card replacement.

[REDACTED] Rewards [REDACTED] Card Terms and Conditions

[REDACTED] Rewards is offered to certain cardmembers ("you") at the sole discretion of [REDACTED] N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou® Rewards or any portion thereof may be revised or terminated with 30 days prior written notice. Any revisions may affect your ability to use the [REDACTED] Points you have already accumulated. If [REDACTED] is terminated, you will only have 90 days

from [REDACTED] Rewards termination date to redeem all your accumulated [REDACTED] Points (“[REDACTED] Points”). Rewards offered by [REDACTED] Rewards and the [REDACTED] Point levels required for specific rewards are subject to change without notice.

Unless you are participating in a limited time offer, you will earn:

- 2 [REDACTED] Points for every dollar you spend on purchases at restaurants and on select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores;
- 1 [REDACTED] Point for every dollar you spend on all other purchases.

Restaurants are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for takeout, and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants. **Sports promoters** are classified as merchants that operate and promote live sporting events (professional or semi professional), and may also include sports stadiums. **Theatrical promoters** are classified as merchants that operate live theatrical productions or concerts, and include ticketing agencies. Movie theaters are classified as establishments that sell tickets and refreshments for movie productions. **Amusement parks** (including zoos, circuses and aquariums) are classified as establishments that operate parks or carnivals and offer mechanical rides and games and/or live animal shows. **Tourist attractions and museums** (including art galleries) are classified as establishments that operate attractions and exhibits for tourists. Record stores are classified as establishments that sell CDs and related items, including online record stores. **Video rental stores** are classified as merchants that rent DVDs and/or games and related equipment for consumer use, including online video rentals.

We do not determine how merchants or establishments are classified; however, they are generally classified based upon the merchant's primary line of business. We reserve the right to determine which purchases qualify for this offer. Purchases not eligible to receive the additional [REDACTED] Points include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores.

TERMS AND CONDITIONS

You may earn [REDACTED] Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn [REDACTED] Points and you will lose any accumulated [REDACTED] Points that have not been transferred to your [REDACTED] Member Account. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn [REDACTED] Points unless otherwise specified.

If you do not already have a [REDACTED] Rewards Member Account ("[REDACTED] Member Account"), one will be set up for you. [REDACTED] Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the [REDACTED] Points you earned to your [REDACTED] Member Account. (Bonus [REDACTED] Points may take one to two additional billing cycles to post to your Card Account.) [REDACTED] Points are not eligible for redemption until they are transferred to your [REDACTED] Member Account. [REDACTED] Points may not be redeemed and may be lost if your Card Account is not open or current.

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