

Offer Details

Rewards Earnings: You will earn three (3X) Points per dollar on Net Purchases at gas stations, grocery stores, discount stores, restaurants, and fast-food locations. All other Net Purchases will earn one (1X) Point per dollar spent.

Merchant category codes (MCCs) assigned by the Card Network are used to identify Net Purchases that qualify for accelerated Point earning. Merchant Category Codes (MCCs) eligible for 3 points per dollar spent are the following: 5411 (Grocery Stores), 5541 and 5542 (Gas), 5310 (Discount Stores), 5812 (Restaurants) and 5814 (Fast Food). Issuer does not determine whether merchants correctly identify and bill transactions within these MCCs.

“Net Purchases” refers to the Purchase Advance of goods or services made minus any returns, refunds or Purchases that were unauthorized.

The following transactions are excluded from “Purchases” and do not earn rewards points: convenience checks, balance transfers (unless the balance transfer offer specifically says otherwise), cash advances, returns, finance charges, credit card interest, unauthorized or fraudulent charges, and fees.

Rewards Redemption: Redeem Points for statement credits, gift cards, merchandise, event tickets, travel and more.

Rewards Expiration: 5 years

See the [Card Services Simply Rewards® Program Rules](#) for complete details about this rewards program.

Subject to credit approval.

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Offer subject to change without notice.