



Cash+ Categories*

5% — CHOOSE 2



TV, Internet & Streaming Services



Home Utilities



Ground Transportation



Select Clothing Stores



Gas & EV Charging Stations[†]



Cell Phone Providers



Electronics Stores



Gyms/Fitness Centers



Fast Food



Restaurants



Sporting Goods Stores



Department Stores



Furniture Stores



Movie Theaters



Grocery Stores[†]

[†] Excludes discount stores/supercenters and wholesale clubs.

* Effective November 2024

A Purchase will not earn additional Rewards if the merchant's selected code is in a category that is not eligible for additional reward earning. We do not determine the category codes that merchants choose and reserve the right to determine which Purchases qualify for additional cash back. Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits.

Cardmember must enroll each quarter into categories of their choice, or all net purchases will earn no more than 1% cash back. You will earn 5% cash back on your first \$2,000 in combined net purchases (purchases minus returns or credits) in your two chosen 5% categories and 2% cash back in your chosen 2% category. Purchases over \$2,000 in the 5% categories will earn 1% cash back.

IMPORTANT CHANGE: Effective April 14, 2025, grocery store and supermarket purchases at discount stores/supercenters such as Target and Walmart and wholesale clubs will only earn 1% cash back. Gas station and electric vehicle charging station purchases at discount stores/supercenters, wholesale clubs and grocery stores/supermarkets will only earn 1% cash back.

There are no limits on your 2% or 1% cash back earnings. In addition to earning 1% cash back for every \$1 in Purchases, Cash+ Cardmembers will earn an additional 4% cash back for every \$1 in Purchases spent on prepaid air, car and hotel reservations in the travel center using your Cash+ Card. Please allow 1-2 statement billing cycles for your bonus cash back to appear on your credit card statement. U.S. Bank reserves the right to change Retailers and Purchase Categories.

Maximum Cash Rewards value applies to Cash Rewards redeemed for a statement credit or deposit into an eligible U.S. Bank Account. The redemption value may be different if you choose to redeem your Cash Rewards for other gift cards, Real-Time Rewards and other rewards options. Other restrictions apply. Establishment or ownership of a U.S. Bank Account or other relationship with U.S. Bank is not required to obtain a card or to be eligible to use Cash Rewards to obtain any rewards offered under the program. Minimum redemption amounts may vary and are subject to change without notice. Subject to applicable law, you may not redeem cash back, and you will immediately lose all of your cash back, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Cash rewards will expire at the end of the calendar month 36 months after the billing cycle in which they were earned.

We reserve the right to change or cancel the U.S. Bank Cash+ Program at any time, with or without notice to you.

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