5% cash back is earned on your first $2,000 in combined eligible net purchases (purchases minus returns or credits) in your chosen 5% categories (purchases over $2,000 earn 1% cash back). 2% cash back is unlimited. All other eligible net purchases earn 1% cash back. Make sure you choose your categories each quarter. If you do not choose your categories, all eligible net purchases will still earn 1% cash back. Category options subject to change on a quarterly basis.

Please note: Merchants that accept Visa credit cards are assigned a merchant code based on the kinds of products and services they sell. To offer 2% and 5% Rebates based on purchase type (e.g., 5% cash back for Department Stores purchases), U.S. Bank groups similar merchant category codes into Purchase Categories. Purchases that fall into the eligible Purchase Category will receive the stated Rebate. U.S. Bank makes every effort to include all relevant merchant category codes in its listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not use the merchant code that will fall within that Purchase Category. Therefore, U.S. Bank cannot guarantee that a purchase will qualify for 2% or 5% Rebates as any purchase where a merchant uses a category code outside of the eligible Purchase Category will not qualify for the stated Rebate.

The creditor and issuer of this card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.