



Your spending categories are our spending categories.

From auto rentals and advertising firms, to construction materials and commercial supplies — earn points in categories your company actually uses.

- **2X points** per dollar spent on eligible purchases made in the top two categories where you spend the most each month.
- **1X point** per dollar spent on all other eligible purchases.

There are no caps on the number of points you can earn.

Your top two spend categories will be determined based on the 48 categories listed on the right. Each Category may be made up of one or more individual merchant category codes (MCC). Total spend in each Category is determined by the sum of eligible net purchases for all MCC listed under that Category.¹

- | | | |
|--|--|---|
| 1 Advertising firms | 17 Direct marketers | 34 Non-medical testing labs |
| 2 Airlines | 18 Discount stores and wholesale clubs | 35 Personal service providers |
| 3 Apparel and accessory stores | 19 Drug stores and pharmacies | 36 Pet supply stores |
| 4 Auto rental and transport providers | 20 Durable goods providers | 37 Plumbing and HVAC suppliers |
| 5 Automotive dealers | 21 Entertainment places | 38 Postal and courier service providers |
| 6 Automotive parts stores | 22 Florist, nursery, and garden stores | 39 Professional service providers |
| 7 Automotive repair shops | 23 Freight and transport services | 40 Publishers and printers |
| 8 Cable, satellite, TV, and radio providers | 24 Funeral homes and crematories | 41 Restaurants |
| 9 Charitable, civic, and religious organizations | 25 Gas stations and fuel dealers | 42 Schools and government |
| 10 Commercial and home furniture stores | 26 Grocery stores and supermarkets | 43 Stationary and office supply stores |
| 11 Commercial equipment, parts and supply | 27 Healthcare providers | 44 Telecom equipment suppliers |
| 12 Computer service providers | 28 Home improvement service and supply | 45 Telecom service providers |
| 13 Computer stores | 29 Hotels | 46 Utility companies |
| 14 Construction material suppliers | 30 Industrial suppliers | 47 Veterinarians |
| 15 Dental, lab, and medical equipment providers | 31 Insurance providers | 48 Wholesale goods provider |
| 16 Department, book and novelty stores | 32 Membership organizations | Ineligible codes |
| | 33 Non-durable goods providers | |

1 Advertising firms

7311 Advertising Services

2 Airlines

MCC:3000-3350 and 4511 Airlines and Air Carriers

3 Apparel and accessory stores

5611 Men/boys clothing/acc stores

5621 Womens ready to wear stores

5631 Womens access/specialty

5641 Children/infants wear stores

5651 Family clothing stores

5655 Sports/riding apparel stores

5661 Shoe stores

5681 Furriers and fur shops

5691 Mens/womens clothing stores

5698 Wig and toupee stores

5699 Misc apparel/access stores

7296 Clothing/rent/costume/unifo

Categories

1 | Advertising firms

2 | Airlines

3 | Apparel and accessory stores

4 | Auto rental and transport providers

5 | Automotive dealers

6 | Automotive parts stores

7 | Automotive repair shops

8 | Cable, satellite, TV, and radio providers

9 | Charitable, civic, and religious organizations

10 | Commercial and home furniture stores

11 | Commercial equipment, parts and supply

12-48 | All other

4 Auto rental and transport providers

Mcc:3351-3450

4111 Local commuter transport

4112 Passenger railways

4121 Taxicabs/limousines

4131 Bus lines

4411 Steamship/cruise lines

4457 Boat rentals & leasing

7512 Automobile rental agency

7513 Truck/utility trailer rentals

7519 Motor home/rv rentals

5 Automotive dealers

5511 Car & truck dealers/new/used

5521 Car & truck dealers/used only

5571 Motorcycle dealers

5592 Motor home dealers

5598 Snowmobile dealers

5271 Mobile home dealers

5599 Misc auto dealers - default

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Categories

- 1 | Advertising firms
- 2 | Airlines
- 3 | Apparel and accessory stores
- 4 | Auto rental and transport providers
- 5 | Automotive dealers
- 6 | Automotive parts stores
- 7 | Automotive repair shops
- 8 | Cable, satellite, TV, and radio providers
- 9 | Charitable, civic, and religious organizations
- 10 | Commercial and home furniture stores
- 11 | Commercial equipment, parts and supply
- 12-48 | All other

Categories

- 1 | Advertising firms
- 2 | Airlines
- 3 | Apparel and accessory stores
- 4 | Auto rental and transport providers
- 5 | Automotive dealers
- 6 | Automative parts stores
- 7 | Automotive repair shops
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- 11 | Commercial equipment, parts and supply
- 12-48 | All other

6 Automotive parts stores

- 5013 Motor vehicle supply/new parts
- 5531 Auto/home supply stores
- 5532 Automotive tire stores
- 5533 Automotive parts stores
- 7535 Auto paint shops

7 Automotive repair shops

- 7531 Auto body repair shops
- 7534 Tire retread/repair shops
- 7542 Car washes
- 7549 Towing services
- 7538 Auto service shops/non dealer
- 4468 Marinas, service & supply

8 Cable, satellite, TV, and radio providers

- 4899 Cable, sat, pay tv/radio svcs
- 7622 Radio/tv/stereo repair shop

Categories

- 1 | Advertising firms

- 2 | Airlines

- 3 | Apparel and accessory stores

- 4 | Auto rental and transport providers

- 5 | Automotive dealers

- 6 | Automotive parts stores

- 7 | Automotive repair shops

- 8 | Cable, satellite, TV, and radio providers

- 9 | Charitable, civic, and religious organizations

- 10 | Commercial and home furniture stores

- 11 | Commercial equipment, parts and supply

9 Charitable, civic, and religious organizations

- 8661 Religious organizations
- 8641 Civic/social/fraternal assc
- 8398 Charitable/soc service orgs

10 Commercial and home furniture stores

- 5712 Furniture/equip stores
- 7641 Furniture reupholstery/repair
- 5719 Misc home furnishing specialty
- 5021 Commercial furniture

11 Commercial equipment, parts and supply

- 5046 Commercial equipment - default
- 5137 Uniforms & commercial clothing
- 5044 Office/photo equipment
- 5139 Commercial footwear

Categories

12 Computer service providers

- 7372 Computer program/sys design
- 7375 Information retrieval services
- 7379 Computer maint/svcs - def
- 4816 Computer network/info svcs

13 Computer stores

- 5045 Computers/peripherals/software
- 5734 Computer software stores

14 Construction material suppliers

- | | |
|-----------------------------------|----------------------------------|
| 5039 Construction materials - def | 1761 Roofing/siding/sheet metal |
| 5051 Metal service centers | 5065 Electrical parts/equipment |
| 1740 Masonry/tile/plaster/insul | 5072 Hardware equipment/supplies |

15 Dental, lab, and medical equipment providers

- 5047 Dental/lab/med equipment
- 8071 Medical/dental labs

12 | Computer service providers

13 | Computer stores

14 | Construction material
Suppliers

15 | Dental, lab, and medical
equipment providers

16 | Department, book and
novelty stores

17 | Direct marketers

18 | Discount stores and
wholesale clubs

19 | Drug stores and
pharmacies

20 | Durable goods providers

21 | Entertainment places

22 | Florist, nursery, and
garden stores

23 | Freight and
transport services

16 Department, book and novelty stores

- | | | |
|---|--|---|
| 5262 Marketplaces (online) | 5818 Large digital goods merchant | 5949 Fabric stores |
| 5311 Department stores | 5931 Used merchandise stores | 5970 Artist/craft shops |
| 5942 Book stores | 5932 Antique shops | 5971 Art dealers & galleries |
| 5999 Misc specialty retail | 5935 Wrecking salvage yards | 5973 Religious goods stores |
| 5732 Electronics stores | 5937 Antique reproduction stores | 5977 Cosmetic stores |
| 5094 Precious stones/metals/jewelry | 5940 Bicycle shops/sales/service | 5993 Cigar stores/stands |
| 5192 Books/periodicals/newspapers | 5941 Sporting goods stores | 5994 News dealers/newsstands |
| 5309 Duty free stores | 5943 Stationery stores | 5997 Elec razor stores/sale/serv |
| 5733 Music stores/pianos | 5944 Jewelry stores | 5998 Tent and awning shops |
| 5735 Record stores | 5945 Hobby, toy & game stores | 0763 Agricultural co-operative |
| 5815 Digital goods books/movie/music | 5946 Camera & photo supply stores | |
| 5816 Digital goods games | 5947 Gift, card, novelty stores | |
| 5817 Digital goods app(excl games) | 5948 Luggage/leather stores | |

17 Direct marketers

- 5962** Direct mktg-travel related arr
- 5963** Direct sell/door-to-door
- 5964** Catalog merchant
- 5965** Combination catalog & retail
- 5966** Outbound telemarketing merchnt
- 5967** Inbound telemarketing merchant
- 5969** Other direct marketers

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Categories

- 12 | Computer service providers
- 13 | Computer stores
- 14 | Construction material Suppliers
- 15 | Dental, lab, and medical equipment providers
- 16 | Department, book and novelty stores
- 17 | Direct marketers
- 18 | Discount stores and wholesale clubs
- 19 | Drug stores and pharmacies
- 20 | Durable goods providers
- 21 | Entertainment places
- 22 | Florist, nursery, and garden stores
- 23 | Freight and transport services

Categories

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- 18 | Discount stores and wholesale clubs
- 19 | Drug stores and pharmacies
- 20 | Durable goods providers
- 21 | Entertainment places
- 22 | Florist, nursery, and garden stores
- 23 | Freight and transport services

18 Discount Stores and wholesale clubs

- 5310 Discount stores
- 5331 Variety stores
- 5300 Wholesale clubs
- 5399 Misc general merchandise

19 Drug stores and pharmacies

- 5122 Drugs/druggists sundries
- 5912 Drug stores & pharmacies

20 Durable goods providers

- 5099 Durable goods - default
- 5722 Household appliance stores
- 5561 Camper trailer dealer
- 5551 Boat dealers

21 Entertainment places

7032 Sporting/recreational camps
7829 Films/video production/dist
7832 Motion picture theatres
7841 Dvd/video tape rental stores
7911 Dance halls/studios/schools
7922 Theatrical producers
7929 Bands/orchestras/entertain
7932 Billiard/pool establishment
7933 Bowling alleys

7941 Commercial/pro sports
7991 Tourist attractions and xhbt
7992 Public golf courses
7993 Video amusement game supply
7994 Video game arcades/establish
7996 Amusement parks/circus
7998 Aquariums/seaquariums
7999 Recreation services

22 Florist, nursery, and garden stores

5193 Florist supplies/nursery stock
5992 Florists
5261 Nurseries, lawn/garden supply

23 Freight and transport services

4011 Railroads
4214 Motor freight carriers
4582 Airports/fields/terminals

4784 Tolls and bridge fees
4789 Transportation svcs - default
7523 Parking lots,meters,garages

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Categories

- 12** | Computer service providers
- 13** | Computer stores
- 14** | Construction material Suppliers
- 15** | Dental, lab, and medical equipment providers
- 16** | Department, book and novelty stores
- 17** | Direct marketers
- 18** | Discount stores and wholesale clubs
- 19** | Drug stores and pharmacies
- 20** | Durable goods providers
- 21** | Entertainment places
- 22** | Florist, nursery, and garden stores
- 23** | Freight and transport services

24 Funeral homes and crematories

7261 Funeral service/crematories

25 Gas stations and fuel dealers

5172 Petroleum/petroleum products

5541 Service stations

5542 Automated fuel dispensers

5552 Electric vehicle charging merchants

5983 Fuel dealers

26 Grocery stores and supermarkets

5411 Grocery stores/supermarkets

5422 Freezer/meat lockers

5441 Candy/nut/confection stores

5451 Dairy product stores

5462 Bakeries

5499 Misc food stores - default

5921 Pkg stores/beer/wine/liquor

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Categories

24 | Funeral homes and crematories

25 | Gas stations and Fuel dealers

26 | Grocery stores and supermarkets

27 | Healthcare providers

28 | Home improvement service and supply

29 | Hotels

30 | Industrial suppliers

31 | Insurance providers

32 | Membership organizations

33 | Non-durable goods providers

34 | Non-medical testing labs

35 | Personal service providers

27 Healthcare providers

4119 Ambulance service	8042 Optometrists/ophthalmologists
5975 Hearing aid/sales/service	8043 Opticians
5976 Orthopedic goods	8049 Podiatrists/chiropractors
7277 Counseling service - all	8050 Nursing/personal care fac
8011 Doctors & physicians	8062 Hospitals
8031 Osteopaths	8099 Med/health services - def
8041 Chiropractors	8021 Dentists/orthodontists

28 Home improvement service and supply

1520 gen contractors resident/coml	5211 Lumber/build. Supply stores
1731 Electrical contractors	5231 Glass/paint/wallpaper stores
1771 Contractors - concrete	5251 Hardware stores
1799 Spec contractors - default	5713 Floor covering stores
5996 Swimming pools/sales/serv	5714 Drapery & upholstery stores
7692 Welding services	5718 Fireplaces & accessories
7699 Misc repair services	5950 Glassware/crystal stores
5198 Paint, varnishes & supplies	1750 Carpentry
5200 Home supply warehouse stores	

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Categories

- [24 | Funeral homes and crematories](#)
- [25 | Gas stations and Fuel dealers](#)
- [26 | Grocery stores and supermarkets](#)
- [27 | Healthcare providers](#)
- [28 | Home improvement service and supply](#)
- [29 | Hotels](#)
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- [31 | Insurance providers](#)
- [32 | Membership organizations](#)
- [33 | Non-durable goods providers](#)
- [34 | Non-medical testing labs](#)
- [35 | Personal service providers](#)

29 Hotels

MCC:3501-3850

7011 Hotels/motels/resorts

7012 Timeshares

7033 Trailer parks/campgrounds

30 Industrial suppliers

5085 Industrial supplies - def

31 Insurance providers

5960 Direct marketing insurance svc

6300 Insurance sales/underwrite

32 Membership organizations

7997 Member clubs/sport/rec/golf

8675 Auto associations

8699 Member organizations - def

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Categories

24 | Funeral homes and crematories

25 | Gas stations and Fuel dealers

26 | Grocery stores and supermarkets

27 | Healthcare providers

28 | Home improvement service and supply

29 | Hotels

30 | Industrial suppliers

31 | Insurance providers

32 | Membership organizations

33 | Non-durable goods providers

34 | Non-medical testing labs

35 | Personal service providers

33 Non-durable goods providers

5199 Non-durable goods - default

34 Non-medical testing labs

8734 Testing labs (non-medical)

35 Personal service providers

2842 Specialty cleaning/polishing

7211 Laundries-family/commercial

7210 Laundry/cleaning/garment sv

7216 Dry cleaners

5697 Tailor/seamstress/alters

7230 Beauty/barber shops

7251 Shoe repair/shine/hat clean

7278 Buying/shopping services

7298 Health & beauty spas

7631 Watch/clock/jewelry repair

0780 Landscape/horticultural ser

7623 Air cond/refrig repair shop

7629 Small appliance repair def

7217 Carpet/upholstery cleaning

7342 Exterminating/disinfect serv

7349 Clean/maint/janitorial serv

8351 Child care services

7299 Misc personal serv - def

9999 Invalid merchant category

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Categories

24 | Funeral homes and crematories

25 | Gas stations and Fuel dealers

26 | Grocery stores and supermarkets

27 | Healthcare providers

28 | Home improvement service and supply

29 | Hotels

30 | Industrial suppliers

31 | Insurance providers

32 | Membership organizations

33 | Non-durable goods providers

34 | Non-medical testing labs

35 | Personal service providers

36 Pet supply stores

5995 Pet stores/food & supply

37 Plumbing and HVAC suppliers

1711 Heating, plumbing, air cond

5074 Plumbing/heating equipment

38 Postal and courier service providers

9402 Postage stamps

4215 Courier services

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Categories

- 36 | Pet supply stores
- 37 | Plumbing and HVAC suppliers
- 38 | Postal and courier service providers
- 39 | Professional service providers
- 40 | Publishers and printers
- 41 | Restaurants
- 42 | Schools and government
- 43 | Stationary and office supply stores
- 44 | Telecom equipment suppliers
- 45 | Telecom service providers
- 46 | Utility companies
- 47 | Veterinarians
- 48 | Wholesale goods provider

39 Professional service providers

- | | |
|---|--|
| 6513 Real est agnts & mgrs rentals | 5978 Typewriter/sales/service |
| 7276 Tax preparation service | 7321 Consumer cr reporting agen |
| 7392 Mgmt/consult/public rel ser | 7333 Commercial photo/art/graph |
| 7393 Detective/protective agen | 7338 Quick copy/repro services |
| 8111 Legal services attorneys | 7339 Stenographic services |
| 8911 Architectural/eng/survey | 9702 Gcas emergency services |
| 8931 Accountants/auditors/bookpr | 4829 Wire transfer money order |
| 7361 Employment/temp help agen | 6012 Financial inst/merchandise |
| 7395 Photofinish labs/dev | 6051 Non-fin inst/fc/mo/tc |
| 7399 Business services - default | 6211 Securities brokers/dealers |
| 8999 Professional services - def | 7394 Equip/furn rent/lease serv |
| 4225 Public warehousing | 4722 Travel agencies |
| 4821 Telegraph services | 4723 Tour operators (germany) |
| 7221 Photo studios | 5968 Continuity/subscription mercht |

40 Publishers and printers

- 2741** Misc publishing & printing
- 2791** Typesetting/plate making etc

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Categories

- 36** | Pet supply stores
- 37** | Plumbing and HVAC suppliers
- 38** | Postal and courier service providers
- 39** | Professional service providers
- 40** | Publishers and printers
- 41** | Restaurants
- 42** | Schools and government
- 43** | Stationary and office supply stores
- 44** | Telecom equipment suppliers
- 45** | Telecom service providers
- 46** | Utility companies
- 47** | Veterinarians
- 48** | Wholesale goods provider

41 Restaurants

- 5814 Fast food restaurants
- 5811 Caterers
- 5812 Restaurants
- 5813 Bars/taverns/lounges/discos

42 Schools and government

- | | |
|-----------------------------------|----------------------------------|
| 8211 Elementary/secondary schools | 9211 Court costs/alimony/support |
| 8220 Colleges/univ/jc/profession | 9311 Tax payments |
| 8241 Correspondence schools | 9399 Gov't serv - default |
| 8244 Business/secretarial school | 9405 Intra-government purchases |
| 8249 Trade/vocational schools | 9950 Intra-company purchase |
| 8299 Schools - default | |

43 stationary and office supply stores

- 5111 Stationery/office supplies

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Categories

- 36 | Pet supply stores
- 37 | Plumbing and HVAC suppliers
- 38 | Postal and courier service providers
- 39 | Professional service providers
- 40 | Publishers and printers
- 41 | Restaurants
- 42 | Schools and government
- 43 | Stationary and office supply stores
- 44 | Telecom equipment suppliers
- 45 | Telecom service providers
- 46 | Utility companies
- 47 | Veterinarians
- 48 | Wholesale goods provider

44 Telecom equipment suppliers

4812 Telecommunication equipment

45 Telecom service providers

4814 Telecommunication services

46 Utility companies

4900 Utilities/elec/gas/H2O/sani

47 Veterinarians

0742 Veterinary services

48 wholesale goods providers

5131 Piece goods/notions/dry goods

5169 Chemicals/allied prods - def

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Categories

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- 37 | [Plumbing and HVAC suppliers](#)
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- 47 | [Veterinarians](#)
- 48 | [Wholesale goods provider](#)

Ineligible codes¹

Ineligible codes¹

- 9222** Fines
- 9223** Bail and bond payments
- 7800** Government owned lotteries
- 9406** Government owned lotteries - non us region
- 7801** Govt licensed online casinos
- 7802** Gov licensed horse/dog racing
- 7995** Betting/track/casino/lotto
- 7273** Dating & escort services
- 7297** Massage parlors
- 8651** Political organizations
- 5933** Pawn shops
- 5972** Stamp & coin stores



Disclosures

U.S. Bank may change APRs, fees and other account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

The rate will end early and increase to the APR for purchases and balance transfers or to a Penalty Rate APR if you make a late payment, make a payment that is returned, or your account exceeds its credit limit.

¹ Each Category may be made up of one or more individual merchant category codes (MCC). Total spend in each Category is determined by the sum of eligible net purchases for all MCC listed under that Category.

Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Please refer to your Cardmember Agreement for additional information. Account must be open and in good standing (not past due or overlimit) to earn and redeem rewards and benefits. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards if your Account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional rewards.

You will earn 1 Point for every \$1 spent in eligible Net Purchases.

You will earn 2 Points (1 base and 1 additional Point) for every \$1 spent in eligible Net Purchases in the top two categories of spend each month excluding gas station, electric vehicle charging station and grocery purchases made at wholesale clubs and discount stores/supercenters such as Target and Walmart.

You will earn 5 Points (1 base and 4 additional Points) for every \$1 spent in eligible Net Purchases on prepaid car and hotel reservations purchased in the Travel Center using your U. S. Bank Business Leverage Visa Signature Card instead of Points. Prepaid car and hotel reservations in the Travel Center are not classified as a travel category merchant transaction and are not eligible to receive the additional Points for that category. Please allow 1-2 statement billing cycles for Points to appear on your credit card statement.

Points will expire five years from the end of the calendar quarter in which they were earned.

Maximum Point value applies to Points redeemed for a deposit into an eligible U.S. Bank Account. The redemption value may be different if you choose to redeem your Points for other rewards such as travel, merchandise, gift cards, and/or statement credit. 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 Points to obtain any rewards offered under the program. Minimum redemption amounts may vary and are subject to change without notice.

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