

Option 3

You've got the card.
Now use it for everything.

The more you use
your card, the more
rewards you earn.



AAA Members Rewards
Visa® credit card



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Digital Vision

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Redeem points for:

- Unlimited Cash Back
- Gift cards
- Statement credits
- Travel
- AAA vouchers up to 40% more valuable than cash, that can be used for travel, membership, or even theme park tickets.

What's your balance?

Visit **AAANetAccess** to check your points balance and redeem for rewards.

More rewards:

To get updates, special offers and rewards, sign up today at bankofamerica.com/stayconnected.

**3X
points =
3% cash back**
on qualifying AAA
and travel purchases

**2X
points =
2% cash back**
on gas, grocery store and
drugstore purchases

**1 point
per \$1 =
1% cash back**
on purchases
everywhere else

Plus, enjoy:

- No limit to the points you can earn
- Points categories don't change
- No foreign transaction fees



Option 1

You're cordially invited...
to make the most of your card

The AAA Member Rewards Visa® credit card offers:

3X points = 3% cash back

on qualifying AAA and travel purchases

2X points = 2% cash back

on gas, grocery store and drugstore purchases

1 point per \$1 = 1% cash back

on purchases everywhere else

- In addition to cash, redeem points for gift cards, statement credits, travel or AAA vouchers that can be up to 40% more valuable than cash. Vouchers can be used at AAA for travel, membership and even theme park tickets.
- No limit to the points you can earn.
- Points categories don't change.
- No foreign transaction fees.

As a AAA member you can count on auto and travel help 24/7,
and as a cardholder you can count on unlimited rewards.



AAA Member Rewards Visa® credit card

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How valuable are your points?

Start redeeming for cash and AAA Vouchers **with as few as 5,000 points**.
Get gift cards from hundreds of top national retailers **starting at 3,500 points**.

Member Rewards Points	Cash	AAA Branch Voucher	AAA Approved Auto Repair Voucher
5,000	\$50	\$60	\$55
10,000	\$100	\$120	\$110
20,000	\$200	\$250	\$220
50,000	\$500	\$700	—

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Provide us with your email address to get current information and updates, as well as special offers and rewards information. Sign up today at [bankofamerica.com/stayconnected](#).

***AAA Member Rewards Program Information. How You Earn Points:** You will earn points every time you use your card to make purchases, minus returns, refunds and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn points: Mobile Transfers and Cash Advances (except as defined in your Credit Agreement), hotel related charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point base point for every \$1 of Purchases charged to the credit card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) for every \$1 of Purchases made at eligible gas, grocery stores, or drugstore merchants ("Bonus Categories"). Eligible merchants in the Bonus Categories include: Gas (representing Service Stations, Automated Fuel Dispensers, Fuel Centers & Mini/Mart/Alcohol Supercenters), Groceries (with the exception of Wholesaler clubs that sell groceries as their dominant service offering), Oil (service stations representing Unbranded Convenience Stores, Premium Fuel Centers, Car Wash/Car Detail Services, Carly's Pharmacy, Barberies, and Misc. Food Store – please note superstore/dollar stores and wholesale clubs are not included in this category), and (c) Pharmacy (representing Drug Prescriptions/Over-the-Counter Drugs and Pharmacies). **3 Points:** Earn 3 points (consisting of 2 bonus points and 1 base point) for every \$1 of Purchases made with the card through any participating AAA Club, when AAA is the merchant of record or at eligible retail travel merchants. Eligible travel merchants include: Airlines (individual major airlines carriers, Airline Ticket Carriers); (d) Car Rental Agencies (individual major agencies and Automobile Rental Centers); (e) Hotels, Motels, Inns and Resorts (individual major hotel/motel chains and Hotels/Resorts/Theatres); (f) Shopping/Cruise Lines; (g) Travel Agencies; and (h) Travel Transactions (representing Commercial Travel Arrangers, Passenger Agencies). AAA Clubs located in Northern California, Nevada and Utah are not participating AAA Clubs and purchases made at those clubs will not earn 3 points per dollar. **Uneligible Transactions:** In addition, the following types of transactions will not earn 3 points per dollar: insurance purchased through any AAA Club or AAU-affiliated insurance agency for policies which are not underwritten by an insurance company owned or affiliated with a AAA Club, and automobile-related warranties, i.e., insurance or any other services that are purchased through a participating AAA Club but are provided by a third party merchant. **Bonus Point Processing:** Merchants are assigned a merchant category code (MCC) based upon the merchant's primary line of business. We do not determine which MCC a merchant chooses to classify itself. We group similar MCCs into Bonus Categories to help you earn bonus rewards on Purchases made at specific merchants. Your Purchase may still qualify to receive the bonus cash rate if the merchant does not process transactions under the MCC that corresponds with the Bonus Category or your purchase is processed through a third-party payment account, mobile/wireless card reader, digital wallet or similar technology when the technology does not support transactions for MCCs. For these Purchases, you will earn base rewards of 1 point per dollar. **How You Use Your Points:** Redeem points beginning at 2,500 points for air, and 5,000 points for cash and AAA rewards vouchers. Air rewards may be subject to additional rules, value and special air arrangements require payment of additional points and a processing fee. Savings reward will be issued at a \$1.50 dollar sum in the form of a statement credit, a check, or an electronic deposit into a Bank of America® checking or savings account, or a contribution to an eligible Merrill Lynch Capital Management Account(s). The current redemption value for cash rewards credit or deposit into a checking or savings account is 1% of the amount of points redeemed. The redemption value for other reward options varies based on the type of reward and the amount of points redeemed. **Point Expiration:** Your account must be open and in good standing to earn and redeem points. You will lose your points if the account is closed for six consecutive months. **Point Expiration:** Points expire at year's end after the month they were earned. **Reward Program Rules:** Program Rules containing additional details will be sent to you with your next account statement. Other significant terms apply. Program subject to change. ©2017 Learfield Rewards AAA Member ID#17

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