



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**SMART REWARDS**  
USSFCU'S VISA® REWARDS CARD

# Here's why our members love our Rewards Card:

- Earn Points for Cash Back, Merchandise, Travel and more with **every** purchase
- Competitive Rate, as low as **14.25%\*** APR<sup>1</sup>
- No Annual Fee, Cash Advance Fee or **Balance Transfer Fees!**<sup>2</sup>
- No Rate Increase for Late Payment or Cash Advances<sup>2</sup>

*APR = Annual Percentage Rate*



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# Smart Rewards Visa® Credit Card

- Compatible with your favorite **mobile wallet**
- **Tap to pay** technology so you can make contactless payments on the go
- **Card alerts** that can send you notifications about suspicious activity
- **100,000 +** surcharge free ATMs



# Smart Rewards



**PURCHASE**



**EARN**



**REDEEM**



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# How Do I Earn Points?



\$1 = 1 Point



\$4 = 1 Point

***Plus, earn two, five and even ten times the points with our various promotions throughout the year.***

**EARN 10X**  
**THE REWARD**  
**POINTS**

**EARN 10X BONUS REWARD POINTS ON EVERYDAY  
PURCHASES FROM AUGUST 1 TO AUGUST 31**



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## USE YOUR CARD ON ITEMS SUCH AS:



Gas



Groceries



Dining Out



Coffee

Earn points on all purchases made using your USSFCU Visa Rewards  
Credit or Visa Debit card



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## REDEEM YOUR POINTS ON:

- **Gift Cards:** Hundreds of stores, dining, and entertainment venues
- **Cash Back:** Turn your points into cash to use how you want
- **Merchandise:** Redeem your points for electronics, household goods, clothing, and more
- **Travel:** Flights, hotels, car rentals, cruises, vacation experiences, and more.
- **Purchase Rebates:** Get reimbursed for what you've already bought.





# How Do I Redeem Points?

- Log in to online banking at [my.ussfcu.org](https://my.ussfcu.org)
- Click on “**Card Rewards**” tab on the left sidebar
- Browse the **thousands of reward options** and redeem as many or as few points as you’d like.





**You Earned It!**

Available Points

**64,695**

[Redeem Now](#)

# Redeem Your Points for Gift Cards



# Payout your rewards



**Direct Deposit**



**Purchase Rebate**

# Direct Deposit

Enter the amount you want to redeem.

Dollars

\$25.00 ▾

Points

3,572

Back

Next



Type

2

Amount

3

Account

4

Redeem

5

Terms

6

Confirmation

# Purchase Rebate

Use checkboxes in the Rebate column to select the purchases for which you would like a rebate.

Household Member  
CARRIE LAZAR



Apply

Reset

Rebate	Date	Description	Type	Amount Remaining	Amount to Rebate	Rewards Needed for Rebate	Edit Rebate Amount
<input type="checkbox"/>	06/14/2023	EXPEDIA 7...	Sale	\$224.00	\$224.00	16,000	
<input type="checkbox"/>	06/12/2023	AMERICAN...	Sale	\$30.00	\$30.00	2,143	

# Redeem Points for Travel:

- . Flights
- . Hotels
- . Car Rentals
- . Activities
- . Cruises



Flights

Hotels

Car Rentals

Activities

Cruises

Round-Trip

One-Way

Multi-City

From

City or Airport

To

City or Airport

Departing

Choose Date



Returning

Choose Date



Travelers

1 Adult, Economy



Airline

All Airlines



Nonstop Preferred

Refundable Flight

Search Flights



# Night-Time Monuments Bus Tour with Optional Washington Monument

by DC Guided Tours

Starting at **4,652**  
Points

[Check Availability](#)



## Overview

### Itinerary

This is a typical itinerary for this product

**Stop At:** U.S. Capitol, East Capitol St NE & First St SE, Washington DC, DC 20004

Get great pictures outside the beautiful and iconic U.S. Capitol as the sun goes down and the lights come up!

Duration: 15 minutes

**Stop At:** White House, 1600 Pennsylvania Ave, Washington DC, DC 20500

iPads  
& Tablets



Small Appliances



Home  
Appliances



TV & Video

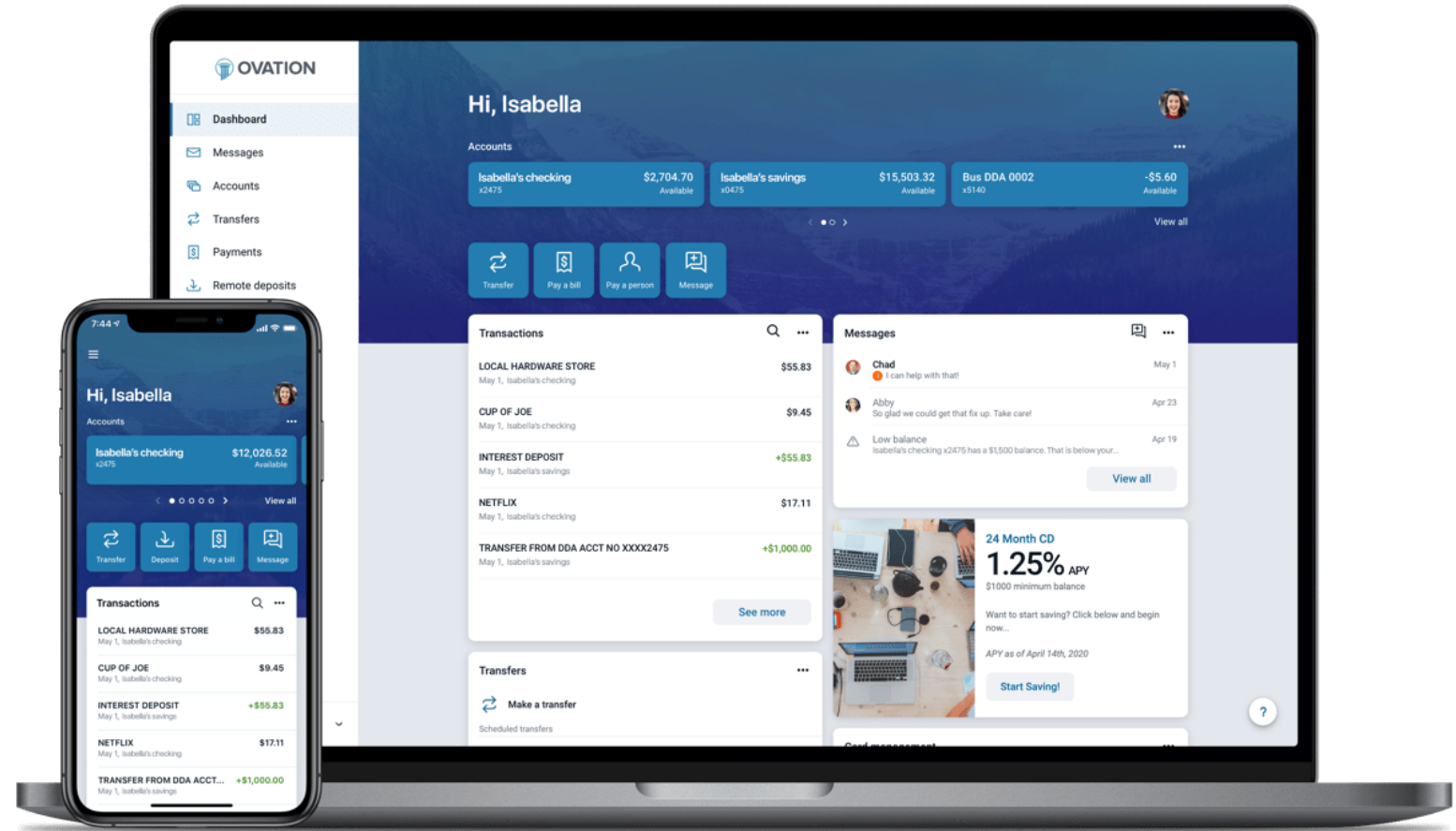


# PROTECT YOUR ACCOUNTS



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- Use two-factor authentication (2FA)
- Never share your credentials
- Set up account alerts
- Utilize card controls
- Regularly monitor account activity



# MOBILE WALLET



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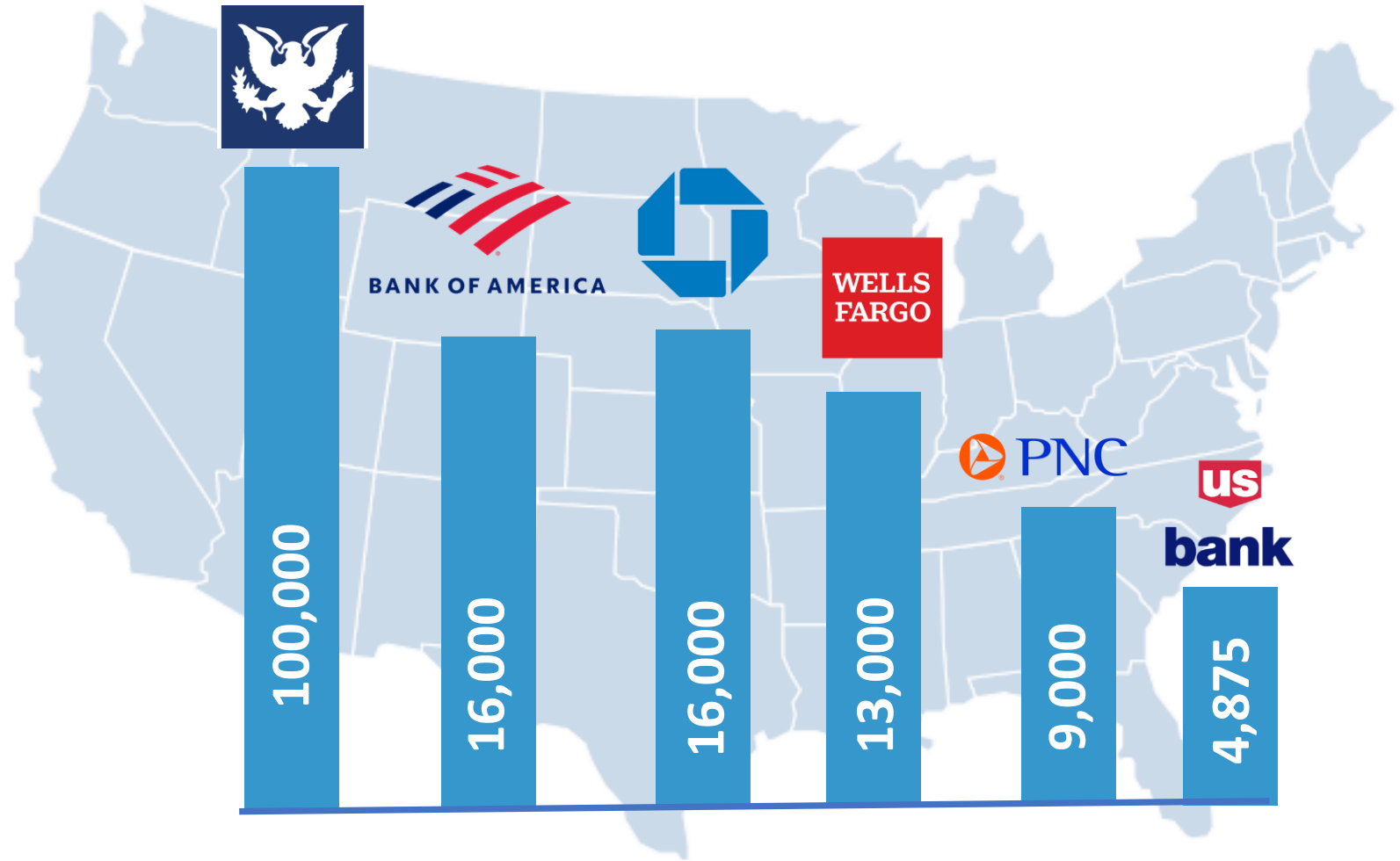
Add your USSFCU cards to your **Mobile Wallet** and make **touch-free payments** straight from your mobile device.

1. Tap to launch your wallet
2. Tap the add card icon
3. Tap add a credit or debit card
4. Follow on-screen instructions
5. Once your card has been added you'll ***verify it with USSFCU***



[USSFCU.ORG/MOBILEWALLET](https://USSFCU.ORG/MOBILEWALLET) >>

# 100,000 FEE FREE ATMS



[USSFCU.ORG/ATMS](https://USSFCU.ORG/ATMS) >>

# Don't own a Smart Rewards Credit Card?



*Apply for a NEW USSFCU VISA SMART REWARDS CREDIT CARD and get **5,000 bonus points** after making your first five purchases.\*\**

*Hurry, offer ends August 31, 2023!*

[ussfcu.org/SmartRewards](https://ussfcu.org/SmartRewards)



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# Important Disclosures:

**Promotion is valid between Tuesday, August 01, 2023 (12:00 am EST.) and Thursday, August 31, 2023 (11:59 pm EST).** \$1 = 10 points when you use your USSFCU Smart Rewards Visa Credit Card on qualifying purchases during the promotional period. Exclusions apply. Reward points are only earned on signature-based transactions. Not all transactions qualify for reward points, such as cash advances, balance transfers, and PIN-based transactions. Merchants may process signature debit card transactions as PIN-based transactions even if a PIN was not provided; these transactions would not qualify. USSFCU is not responsible for the processing method selected by the merchants. Not all merchants will participate in the reward points program. Points promotion capped at 50,000 points. Any points accrued in excess of 50,000 will earn standard points (\$1=1 point with a Visa Smart Rewards Credit Card and \$4=1 point with a USSFCU Debit Card on signature-based transactions).

**\*\* Bonus points are available to new Smart Rewards Visa Credit Cardholders only.** Promotion valid for Smart Rewards Visa Credit Cards opened between August 01, 2023 (12:00 am EST.) and August 31, 2023 (11:59 pm EST). Must complete five transactions using your new card before September 30, 2023, to qualify for bonus points. 5,000 Bonus points will be credited to your rewards account on or before October 31, 2023.

**1** Smart Rewards Visa Credit Card APR: 14.25%. APR = Annual Percentage. Rates are effective as of 06/01/2023 and are subject to change. Your account is subject to a Variable Rate which is based on the highest Prime Rate as published in the Money Rates Section of The Wall Street Journal ("Index") in effect on the last day of each calendar quarter plus our Margin. The Index plus the Margin equals the Interest Rate. Changes in the Index will cause changes in the Interest Rate on the first day of the next billing cycle following the change. Increases or decreases in the Interest Rate will result in increases or decreases in the Finance Charge and will affect the amount of your regularly scheduled payments that you will be required to make. Other fees may apply. Other terms and conditions may apply. Program subject to change without notice. View complete program terms and conditions in the [Smart Rewards brochure](#).

**2** Other fees may apply. The foreign transaction fee is 1 percent of the transaction amount, which may be billed separately on your account or included in the transaction amount. To view our fee schedule visit [ussfcu.org/fees](https://ussfcu.org/fees). View the complete [Smart Rewards Visa Credit Card Agreement and Disclosure](#) for additional information. **3** Cardholders must activate each payment service before paying with their mobile device. Visit [ussfcu.org/mobilewallet](https://ussfcu.org/mobilewallet) for more information on activation, device requirements, terms, and conditions. All loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income, and debts. Not all applicants will be approved.

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Before acting on any information in the content of this presentation, you should seek the personalized advice of legal, tax, or investment professionals.



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