



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

^ TOP

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

^ TOP

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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

^ TOP

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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

[^ TOP](#)

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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

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

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

[^ Top](#)

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

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

^ Top

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21 Entertainment places

7032 Sporting/recreational camps	7941 Commercial/pro sports
7829 Films/video production/dist	7991 Tourist attractions and xhbt
7832 Motion picture theatres	7992 Public golf courses
7841 Dvd/video tape rental stores	7993 Video amusement game supply
7911 Dance halls/studios/schools	7994 Video game arcades/establish
7922 Theatrical producers	7996 Amusement parks/circus
7929 Bands/orchestras/entertain	7998 Aquariums/seaquariums
7932 Billiard/pool establishment	7999 Recreation services
7933 Bowling alleys	

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	4784 Tolls and bridge fees
4214 Motor freight carriers	4789 Transportation svcs - default
4582 Airports/fields/terminals	7523 Parking lots,meters,garages

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

[^ Top](#)

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 providerss
- 34 | Non-medical testing labs
- 35 | Personal service providers

Categories

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25 | Gas stations and Fuel dealers

26 | Grocery stores and supermarkets

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31 | Insurance providers

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33 | Non-durable goods providers

34 | Non-medical testing labs

35 | Personal service providers

27 Healthcare providers

- 4119 Ambulance service

5975 Hearing aid/sales/service

5976 Orthopedic goods

7277 Counseling service - all

8011 Doctors & physicians

8031 Osteopaths

8041 Chiropractors
- 8042 Optometrists/ophthalmologists

8043 Opticians

8049 Podiatrists/chiropracists

8050 Nursing/personal care fac

8062 Hospitals

8099 Med/health services - def

8021 Dentists/orthodontists

28 Home improvement service and supply

- 1520 gen contractors residentl/coml

1731 Electrical contractors

1771 Contractors - concrete

1799 Spec contractors - default

5996 Swimming pools/sales/serv

7692 Welding services

7699 Misc repair services

5198 Paint, varnishes & supplies

5200 Home supply warehouse stores
- 5211 Lumber/build. Supply stores

5231 Glass/paint/wallpaper stores

5251 Hardware stores

5713 Floor covering stores

5714 Drapery & upholstery stores

5718 Fireplaces & accessories

5950 Glassware/crystal stores

1750 Carpentry

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

[^ Top](#)

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- 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

^ Top

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 providerss
- 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

^ Top

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

[^ Top](#)

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

[^ Top](#)

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- 36 | Pet supply stores
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- 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

[^ Top](#)

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36 | Pet supply stores

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46 | Utility companies

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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

Ineligible codes¹



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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