

Important AAA Contact Information



Online Account Access

AAA.net/access.com

Customer Service (24/7) 1-800-807-3068

Lost or Stolen Card 1-800-732-9194

START SAVING MONEY TODAY!

Take a minute to transfer balances from other cards with higher interest rates to this one.

Call now.
1-800-457-3732



Not yet a cardholder?

Apply today at any
AAA branch or

AAA.com/creditcard



Make every day
more rewarding with the
**AAA Member Rewards
Visa credit card**

EARN REWARDS ON EVERY PURCHASE

CASH AND VOUCHER
REDEMPTIONS START AT JUST
5,000 POINTS

NO ANNUAL FEE¹



**NO FOREIGN
TRANSACTION FEES¹**

SEE DETAILS INSIDE



Everyday Rewarding



Turn everyday purchases
into unlimited rewards

TAKE YOUR AAA MEMBERSHIP TO THE NEXT LEVEL

Now you can make rewards part of your daily routine with the **AAA Member Rewards Visa[®]** credit card. Earn unlimited points with no changing categories and no annual fee.¹

EARN POINTS ON PURCHASES EVERY DAY*



3X Points = 3% Cash Back
on eligible travel and AAA purchases



2X Points = 2% Cash Back
on gas, grocery store, wholesale club and
drugstore purchases

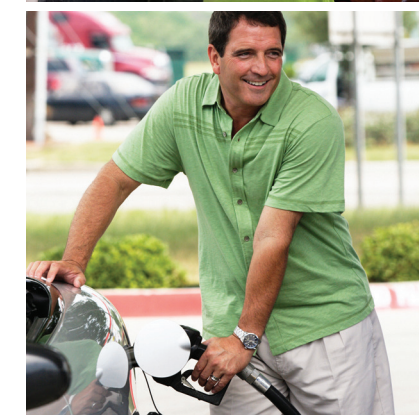


1 Point per \$1 = 1% Cash Back
on purchases everywhere else

SAVVY CARD WITH SECURITY FEATURES

Traveling abroad? **Avoid foreign transaction fees¹** simply by using your AAA Member Rewards Visa credit card. Plus, take advantage of automatic Common Carrier Accident Insurance.

It also comes with 24-Hour customer service, industry-standard security features, around-the-clock fraud protection, and chip-card technology available in over 130 countries.



SEE HOW FAST POINTS CAN ADD UP

Redeem them for cash back with the AAA Member Rewards Visa® credit card.

		SPEND	POINTS
3X Points = 3% Cash Back	Dream Vacation	\$3,500	10,500
	AAA Car Care Auto Repair	225	675
	Weekend Getaway	1,000	3,000
2X Points = 2% Cash Back	Grocery Store	\$300	600
	Gas Pump	90	180
	Drugstore	50	100
1 Point per \$1 = 1% Cash Back	Phone, Cable & Internet services	\$200	200
	Dining Out	100	100
	Clothing	90	90

This is for illustrative purposes only. Your actual rewards earned will depend on your individual purchases.

TOTAL: \$5,55515,445 POINTS

TOTAL CASH BACK: \$154

CASH AND VOUCHER REDEMPTIONS START AT 5,000 POINTS

Redeem for a variety of options that best suit you

- ✓ Unlimited cash back
- ✓ AAA vouchers worth up to **40% more than cash** that can be used towards: AAA purchases, such as membership, travel, theme park tickets and more**
- ✓ Gift cards from popular brands
- ✓ Statement credits
- ✓ Travel, such as airfare with no blackout dates and savings on car rental and hotel accomodations in the U.S.

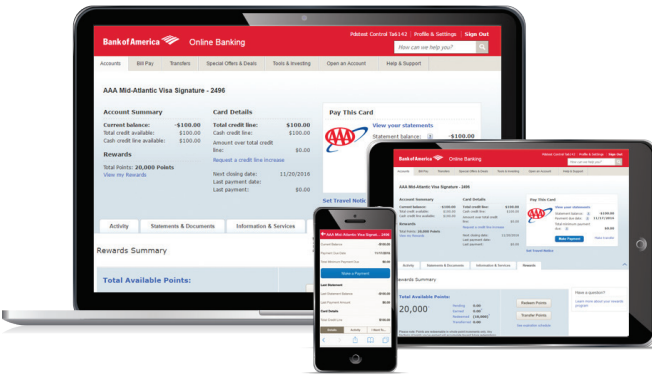
Visit **AAAnetaccess.com** to redeem and track your rewards.

Ready to redeem your rewards?

Simply go to **AAAnetaccess.com**. Your account profile will include your total available points. From there, just choose the rewards tab to find all the redemption options available to you from cash back to AAA vouchers.

Enjoy convenient on-the-go access

You'll appreciate the ease of managing your AAA Member Rewards account with online and mobile banking.² Check your balance and account activity or search your statements and payment history any time from your laptop, tablet or smartphone. Create email and text alerts that let you know when a payment is due.³



***How You Earn Points:** You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point (base point) for every \$1 of Net 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 Net Purchases made at eligible gas, grocery store, wholesale club, and drugstore/pharmacy merchants ("Bonus Categories"). Eligible merchants for the Bonus Categories include: (a) Gas (representing Service Stations, Automated Fuel Dispensers, Fuel Dealers, & Marinas/Marine Service/Supply) - please note that superstores that sell gasoline are not considered service stations; (b) Grocery Store (representing Grocery Stores/ Supermarkets, Freezer/Meat Lockers, Candy/Nut/Confection Stores, Dairy Product Stores, Bakeries, and Misc. Food Stores) - please note superstores, discount stores and smaller stores (such as convenience stores) that sell groceries and other products are excluded from this list; and (c) Pharmacy (representing Drugs/Druggists/Sundries and Drug Stores and Pharmacies). **3 Points:** Earn 3 points (consisting of 2 bonus points and 1 base point) for every \$1 of Net 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: (a) Airlines (individual major airline carriers, Airlines/Air Carriers); (b) Car Rental Agencies (individual major agencies and Automobile Rental Agencies); (c) Hotels, Motels, Inns and Resorts (individual major hotel/motel chains and Hotels/Motels/Resorts); (d) Steamship/Cruise Lines; (e) Travel Agencies; and (f) Rail Transactions (representing Commuter Transport/Ferries & Passenger Railways). **Ineligible Transactions:** The following types of transactions will not earn 3 points per dollar: insurance purchases made through any AAA Club or Club-affiliated insurance agency for policies which are not underwritten by an insurance company owned by or affiliated with a AAA Club; and automobile extended warranties, trip 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. **How You Use Your Points:** Redeem points for travel, gift cards, AAA rewards vouchers and cash back. Redemption values begin at 2,500 points for air, 3,500 points for gift cards, and 5,000 points for cash and AAA rewards vouchers. The number of points you need to redeem for an air reward will be determined at the time of redemption. You can redeem for an unlimited dollar value on your ticket. Cash rewards will be issued for a U.S. 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 for credit to an eligible Cash Management Account® with Merrill Lynch Wealth Management® or Merrill Edge®. The current redemption value for a cash rewards check 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. **Points Expiration:** Points expire 5 years after the month they were earned. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. 0519RLL.Rewards.AAA.Member.0519

****AAA Voucher Redemption.** 50,000 points can be redeemed for a \$700 AAA Voucher compared to \$500 in cash rewards. The redemption value for AAA vouchers varies based on the number of points redeemed.

¹ The Variable Annual Percentage Rates (APRs) for this account are currently 15.49% to 25.49%, based on creditworthiness, for Purchases and Balance Transfers; 18.49% to 27.49%, based on creditworthiness, for Direct Deposit and Check Cash Advances; and 27.49% for Bank Cash Advances. The introductory APR for Balance Transfers made within 60 days of opening

UNLIMITED REWARDS ARE YOURS!

- 3X Points = 3% Cash Back**
on eligible travel and AAA purchases
- 2X Points = 2% Cash Back**
on gas, grocery store, wholesale club and drugstore purchases
- 1 Point per \$1 = 1% Cash Back**
on purchases everywhere else

your account is 2.99% for the first 12 Statement Closing Dates. A Variable Penalty APR of up to 29.99%, based on creditworthiness, may be applied to new transactions if you make a late payment. Minimum Interest Charge is \$1.50. Balance Transfer Fee is 3% (min. \$10). Cash Advance fees are: 3% (min. \$10) for Direct Deposit and Check Cash Advances; \$12 for each Overdraft Protection Cash Advance; and 5% (min. \$10) for all other Cash Advances. Fee for purchases of wire transfers from a non-financial institution is 5% (min. \$10). The Variable APRs will vary with the market based on the Prime Rate. In addition, we reserve the right to change the terms of the account in accordance with the Credit Card Agreement and applicable law. This information is accurate as of 05/2019 and may have changed. For current information, please obtain an application from a AAA associate.

² Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

³ You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

This credit card program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc.

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