

Important changes coming to your U.S. Bank Altitude® Go Card effective April 14, 2025.

Your card will give you even more great benefits, including:

Discount on purchased gift cards

Coming in early 2025! Receive discounts of up to 5% on dozens of name brand gift cards.

Discover all your card rewards and benefits in an enhanced online experience

Explore our enhanced rewards and benefits experience in the U.S. Bank Mobile App and at usbank.com. It's your one-stop destination to view and redeem rewards, discover discounts from hundreds of merchants, and find out more about how your card benefits can make your experience even more rewarding.

A new and improved Travel Center is now available

Our new Travel Center, now with Booking.com, makes it easy to redeem your points to book hotels, air travel, car rentals, and attractions. Also, you can purchase travel with your credit card in the Travel Center and earn points, making it a great option for booking all your travel.

The following rewards program updates will take effect April 14, 2025.

Updated rewards earning

4X points on dining, takeout and restaurant delivery on your first \$2,000 each quarter (then **1X point**).

You will continue to earn **2X points** at grocery stores*, at gas stations/EV charging stations* and on streaming services and **1X point** on all other eligible purchases.¹ Plus, **\$15 credit** for annual streaming service purchases.²

** Excludes discount stores/supercenters and wholesale clubs.*

Reward redemption and expiration changes

Points will not expire as long as you keep your account active.¹ To keep your account active, simply make a purchase, maintain a balance or redeem rewards. Points will expire if there is no activity for 12 consecutive billing cycles.

You'll get the most value when you redeem points as a deposit to an eligible U.S. Bank account, at \$0.01 per point—where 10,000 points are equal to \$100. And, you can redeem points for a monetary charity contribution to a variety of nonprofits, and U.S. Bank will match your contribution at 100%.

When redeeming points for a statement credit, travel, gift cards, merchandise, Real-Time Rewards and U.S. Bank Rewards Card, the point values and redemption minimums may vary over time, and will be disclosed upon redemption.³

All other benefits remain unchanged. For details visit:

Altitude Go Visa Card:
usbank.com/AltitudeGoBenefits

Altitude Go World Elite Mastercard:
usbank.com/AltitudeGoMCBenefits



1. U.S. Bank Altitude Go Cardmembers will earn 1 Point for every \$1 in Net Purchases. Net Purchases are Purchases minus credits and returns. You will earn 4 Points (1 base and 3 bonus Points) for every \$1 on restaurant, fast-food restaurant and bar purchases. **IMPORTANT CHANGE: Effective April 14, 2025**, you will earn 4 Points (1 base and 3 bonus Points) for every \$1 on your first \$2,000 each quarter on restaurant, fast-food restaurant and bar purchases. You will earn 2 Points (1 base and 1 bonus Point) for every \$1 on purchases in the following categories: grocery store and supermarket (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart); gas station and electric vehicle charging station (excluding wholesale clubs, discount stores/supercenters and grocery stores/supermarkets) and qualifying streaming subscription services. Refer to Program Rules for official list of qualifying streaming services merchants. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement. **IMPORTANT CHANGE: Effective April 14, 2025**, any new Points will expire if there is no reward, purchase, or balance activity on your account for 12 consecutive statement cycles. Points earned prior to April 14, 2025 will not be affected. Not all transactions are considered to be Purchases and eligible to earn Points, 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. See your Cardmember Agreement for details. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Account must be open and in good standing (not past due or overlimit) on the closing date of the billing cycle to earn and redeem rewards and benefits. Subject to applicable law, you may not redeem points, and you will immediately lose all of your points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Please refer to your Rewards Program Rules in the online Rewards Center by logging into usbank.com for additional information.
2. An automatic statement credit of \$15 per 12-month period will be applied to your U.S. Bank Altitude Go Card Account within 2 statement billing cycles following 11 consecutive calendar months of eligible streaming service purchases, such as Netflix, Hulu, Apple Music, if the Account is in good standing (not past due or overlimit). A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Refer to Program Rules for official list of qualifying streaming services merchants. We reserve the right to adjust or reverse any portion or all of any streaming services credit for unauthorized purchases or transaction credits.
3. 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.

The creditor and issuer of this card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. or Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.