

Cash Back Rewards with Every Purchase*



Cash Back is Always Within Reach™

It's never been easier to earn money through your everyday spending. At INOVA, you could earn cash back* on virtually all of your purchases, both debit AND credit! Easily track your cash and redeem as you wish. No fuss, no gimmicks!



www.inovafederal.org/inova-rewards

*Members can earn rewards points with INOVA Visa® Debit Cards, INOVA Visa® Platinum Rewards Credit Cards, INOVA Platinum Visa® Rewards Credit Cards, and INOVA Business Rewards Credit Cards.

¹INOVA Visa® Platinum Rewards Credit Cards, INOVA Platinum Visa® Rewards Credit Cards, and INOVA Visa® Business Rewards Credit Cards will earn 1 point per dollar spent with no minimum purchase limits. Purchases cannot exceed the approved limit on your account. Purchases do not include any fees, card related charges, cash advances, balance transfers or convenience checks. Credit rewards points not redeemed will expire after 5 years. Statement credit will be applied to the principal balance of the account and will not be applied toward the minimum monthly payment due.

²INOVA Visa® Debit Cardholders must make a minimum of \$250 in eligible debit card purchases in a calendar month to earn points through the INOVA Rewards Program. Once the \$250 net monthly purchase minimum is met, debit cardholders will earn 1 point for every \$3 dollars spent on the entire amount of the eligible debit card purchases for goods and services paid for with an INOVA Visa® debit card, up to a maximum of \$10,000 in eligible purchases per calendar month. Eligible purchases are defined as PIN and signature-based transactions. ATM withdrawals are not eligible purchases. Debit rewards points not redeemed will expire after 2 years.

Minimum redemption is \$25.00. Reward points may be redeemed any time a user has accumulated enough points for a redemption option. Rewards points will be deducted for returned purchases at the same rate they are earned. Reward points may be redeemed online by logging into rewards.inovafederal.org; in person by visiting the nearest INOVA branch location; by calling 800-826-5465; or by sending a written request to INOVA Federal Member Services Department, P.O. Box 1148, Elkhart, Indiana 46515. Rewards program subject to change at any time.

