

\$Personal Finance\$

New Visa Card Lets You Reward Yourself With Free Cash

(NAPSA)—Lenders have come a long way from the days of rewarding a consumer with a toaster for opening a savings account. With the market for consumer debit and credit cards becoming more competitive, banks, credit card companies and other lenders have become more creative when it comes to offering rewards for a customer's business.

One of the most value-friendly programs offered by a credit card company lets consumers earn points on purchases and on any interest paid on a balance each month. Points can then be redeemed for cash back or for gift certificates to popular stores and restaurants.

The Bank One Free Cash Rewards Platinum Visa card offers one Free Cash Rewards point for virtually every dollar spent in purchases and on interest. For every 2,500 points consumers earn, they can choose to receive a \$25 check or a \$25 gift certificate. That translates to a reward of one percent cash back on every \$2,500 spent.

Unlike other cash-back cards, the Bank One card has no tiered

A rewards program offered by a major credit card company lets consumers earn a full 1 percent cash back on purchases and interest.



An innovative program offered by a credit card company lets consumers earn points on purchases and on interest paid.

spending requirements and offers a full one percent cash back.

Participating merchants where the gift certificates can be redeemed include Borders Books & Music®, Olive Garden®, Red Lobster®, Chili's Grill & Bar®, The Home Depot®, Best Buy, BLOCKBUSTER®, Macy's® and others.

The Bank One Free Cash Rewards Visa card is accepted at over 29 million locations.

To learn more about the rewards program or to apply for the credit card, visit www.bankone.com or call 1-800-347-7887.