



Holiday Hints

Tips To Streamline Seasonal Shopping

(NAPSA)—Give yourself some credit if you plan to do your holiday shopping with a credit card. Besides helping to speed you through the checkout line, it's a much safer idea than carrying cash, which you could lose. Shopping with a card can also help you track your spending and even earn some cash back.

Here are a few tips to help:

- Before you go shopping, set a spending limit and stick to it.

- If you carry a balance on your credit card, use a card that offers the lowest possible rate.

- Opt for a card that offers bonus points on everyday purchases, no annual limits on how many points you can earn and plenty of opportunities to earn double, even triple points. For example, the new AAA Member Rewards Visa® credit card lets you earn 2,500 bonus points after your first qualifying purchase as a way of saying "Happy Holidays."

Then, you earn more points with these everyday purchases; you earn triple points for all qualifying travel purchases, double points for grocery, gas and drugstore purchases, and one point per dollar spent for all other retail purchases. Plus, you can combine points from multiple member rewards cards.

The points can be turned into gifts in several ways. You can convert points to one percent cash back starting at just 5,000 points. Or redeem points for gift cards at more than 100 national retailers and restaurants, including Olive Garden, Panera Bread, Bath & Body Works and Best Buy. Or you can make



It's a smart idea to play Santa with a card that offers bonus points for certain purchases.

selections from your personal wish list of name-brand products.

Another option is to redeem your points for vouchers. You can use the vouchers for travel, car rentals, flights, tour vacations and attraction tickets. You can also redeem vouchers for AAA membership and enjoy an entire year of safety and security. Some vouchers are good for repairs, bodywork, tires and more at approved auto repair facilities.

- If you lose your card, call immediately. In many cases, you can have a new one overnight. Be sure your card offers around-the-clock fraud protection and zero liability for fraudulent purchases.

- If you pay for holiday travel with your card, be sure it offers travel accident insurance, plus concierge service.

For information about rates, fees and other costs and benefits of this card, or to apply, call (866) 665-3581 or apply online at www.AAA.com/CreditCard.

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