

Maximizing Statement Credit and Quarterly Bonus Credit Card Offers



Statement Credit Offers

Let's make some money!!!

- Amex Offers
- Bank AmeriDeals
- Citi Smart Savings

Do any of you take part in these offers?



Amex Offers

- Upon registering for the offer, once you spend “X” amount at a participating merchant, you’ll receive “Y” statement credit.
- There are two ways you can take advantage:
 - AmericanExpress.com – targeted offers
 - Twitter – everyone is eligible, thus allowing you to register every single Amex card you have!
- Offers available via Twitter are ideal!



Which Cards Qualify

- Almost all credit cards that have the American Express logo qualify. This includes:
 - Personal and business cards: *example: Amex Platinum, Amex EveryDay*
 - Co-branded hotel and airline cards: *example: Amex SPG, Amex Hilton, Amex Delta*
 - Co-branded store cards: *example: Lowe's, Macys,*
 - Third-party institutions: *examples: Citi Advantage Amex, U.S. Bank FlexPerks Select, Fidelity Investment Rewards*
 - Bluebird, Serve
 - Authorized users (*not available for third-party institution cards*)

Target REDCard, Corporate Amex Cards, and Prepaid cards do NOT qualify

Learn more:

<http://dealswelike.boardingarea.com/2015/01/28/credit-cards-take-advantage-amex-offers/>



AmericanExpress.com Offers

- Go to the “Account Home” page → “Amex Offers For You” tab → “Save Offer”
- Every credit card account will potentially show different offers available

The screenshot displays the 'Amex Offers For You' section of the American Express website. It features three offers listed in a table-like format. Each offer includes a plus sign icon, the offer amount, the merchant name, a brief description of the offer, an expiration date, and a 'Save Offer' button. The offers are: \$5 back on FedEx Office services, \$15 back on Toysrus.com & Babiesrus.com, and \$25 back on Paperless Post. The page also includes navigation tabs for 'Latest Transactions', 'Explore Your Benefits', and 'Amex Offers For You', along with filters and a 'SHOW FILTERS' button.

Offer Amount	Merchant	Offer Description	Expiration Date	Action
\$5 back	FEDEX OFFICE SERVICES	Spend \$10 or more, get \$5 back	EXPIRES 01/15/2015	Save Offer
\$15 back	TOYSRUS.COM & BABIESRUS.COM	RETAIL // Spend \$75+, get \$15 back Online	EXPIRES SOON 12/31/2014	Save Offer
\$25 back	PAPERLESS POST	RETAIL // Spend \$125 or more, get \$25 back	EXPIRES SOON 12/31/2014	Save Offer

Multi-Browser Trick

- If the same offers shows in multiple accounts, once you save the offer from one account it will disappear from another account.
- To get around this, use the multi-browser trick. Open up multiple browsers of your American Express account. Make sure a different card is shown on each browser. You can then save the offer for each respective card.

Learn more:

<http://dealswelike.boardingarea.com/2014/12/24/registering-amex-offers-american-express-account/>



Twitter Offers

- When offers are available via Twitter it means that all American Express cards are eligible (they are not targeted offers) and registering for multiple cards is quick and easy.
- You'll need to:
 - Create a new Twitter account per Amex card
 - Sync each individual Amex card to the respective Twitter account

This is a one time set up. I label my Twitter accounts as such: BloomiesAmexJen, DeltaAmexJen, HiltonAmexAdam, SPGAmexMom, etc.

Learn more:

<http://dealswelike.boardingarea.com/2015/01/16/registering-amex-offers-twitter/>



Registering for an Offer

- When an Amex Offer becomes available, you'll need to Tweet out the offer (i.e., #Amex...")
- You will need to send the tweet from every single synced Twitter account. Tweet Deck simplifies this. Within a minute of Tweeting, you'll receive an interaction from "@Amex Offers" saying:



Amex Offers @AmexOffers · Oct 2

@dealswelike Thx for enrolling in #AmexRenHotels offer. Spend w/connected Card & receive credit. Terms:



Renaissance Hotels - Spend \$200+, Get \$40 Back

Reservations must be made online at renaissance-hotels.marriott.com, via the Marriott mobile app, or by phone. See terms for additional exclusions. Tweet #Am...
sync.americanexpress.com

Making Money on Amex Offers

Example of how my family received over \$1,000 in statement credits within just a few months! We have 10 Amex credit cards combined. Every single transaction was something we would have purchased anyways.

- ▣ **Travel related:** Westin Hotel stay (\$50), Sheraton Hotel stay (\$50), Amtrak trip (\$75), AirBnB gift cards (\$300)
- ▣ **Gift card purchases:** Since purchasing gift cards DO work, I purchased Amazon gift cards at Toys R Us (\$50), Amazon gift cards at Dollar General (\$150), and at Amazon directly (\$120). I also purchased Home Depot and American Airline gift cards at Newegg.com (\$50); Dunkin' Donuts gift cards (\$50)
- ▣ **Products I was buying anyways:** Backcountry.com(\$20), Ulta Beauty (\$20), Diapers.com (\$20), and Carter's (\$10)
- ▣ **ShopRite:** Only 3 of my cards were eligible, but ultimately was able to purchase a \$450 Visa gift card for \$335.95; a \$114.05 profit. *Remember, Visa gift cards come with a fee.*

Current Favorite Amex Offers

- AT&T: Spend \$150, get a \$50 statement credit. 3x per registered card. Expires 12/1
- Home Depot: Spend \$75, get a \$15 statement credit. Expires 11/1
- Hilton Garden Inn: Spend \$175, get a \$35 statement credit. Expires 10/31
- Sheraton Hotels: Spend \$250, get a \$50 statement credit. #AmexSheraton. Expires 10/31
- Ritz Carlton: Spend \$500, get a \$100 statement credit. #AmexRitz. Expires 11/30
- Lowe's: Spend \$150+, get a \$30 statement credit. Expires 10/31
- Renaissance Hotels: Spend \$200+, get a \$40 statement credit. Tweet: #AmexRenHotels. Expires 11/30
- Westin Hotels: Spend \$250+, get a \$50 statement credit. Tweet: #AmexWestin. Expires 12/14
- Loews Hotels: Spend \$300+, get a \$60 statement credit. Tweet: #AmexLoews. Expires 11/30

Finding Available Amex Offers

- **All Offers:** Deals We Like “[Amex Offers](#)” page lists them out and is updated weekly
- **Twitter Offers:**
 - Follow the [American Express Offers Twitter Handle](#), but many times they are late with tweeting out the offer
 - Follow [@dealswelike](#) on Twitter.
 - Blogger Wandering Aramean created a “Sync Assist” tool where you can register your Twitter account and it will automatically Tweet out trending Amex Offers for you. First Twitter account is free, then additional accounts is \$15 total for the year
<http://wandr.me/Account/LogOn?ReturnUrl=%2fSyncAssist%2f>



Bank AmeriDeals

- Only for Bank of America customers
- Valid for debit or credit cards
- You must activate each deal prior to making your purchase at the Bank of America website: “Special Offers & Deals” tab → “Available” tab → “Add this deal”
- Then, pay with your Bank of America card and you’ll automatically receive the cash back deposited into your account
- *Once you activate the deal, you only have a certain number of days to use the deal*



Citi Smart Savings

- Only for Citi credit card holders
- Not all accounts are targeted, so you'll need to check your individual Citi cards to see eligible offers
- You must activate each deal prior to making your purchase in your Citi account: "Card Benefits" tab → "Offers for You" → "Add Offer"
- Then, pay with your registered Citi credit card and you'll receive the cash back.



Quarterly Bonus Offers

- Receive 5% bonus points on rotating categories quarterly
- These cards include:
 - Chase Freedom
 - Discover it
 - U.S. Bank Cash+ Visa Signature Card



Chase Freedom

- Receive 5% bonus points up to \$1,500 spend on bonus categories per quarter (7,500 bonus points) – *transfer points to “full earning” account (i.e., Ink Bold, Ink Plus, Sapphire Preferred)*
- Purchase gift cards to meet the max!
- Register on the 14th of the last month of the quarter

ACTIVATE 5% CASH BACK NOW

Earn 5% cash back¹ from Chase on up to \$1,500 in combined purchases from October 1 - December 31, 2016² at:



**DEPARTMENT
STORES³**

[See List](#)



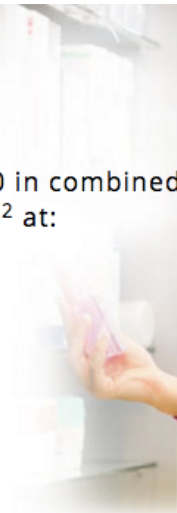
**WHOLESALE
CLUBS⁴**

[See List](#)



**DRUG
STORES⁵**

[See List](#)



Discover it

- Receive 5% cash back up to \$1,500 spend on bonus categories per quarter – worth \$75
- Purchase gift cards to meet the max!
- Do not receive bonus points until you activate
- New card members get double earned cash back at the end of the first year

JAN-MAR 2016 Gas & Ground Transportation Ended 3/31/16	APR-JUNE 2016 Restaurants & Movies Ended 6/30/16	JUL-SEP 2016 Home Improvement Stores & Amazon.com Ended 9/30/16	OCT-DEC 2016 Amazon.com, Department Stores & Sam's Club ACTIVATE NOW
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	<h2>5% CASHBACK BONUS</h2> <p>Amazon.com, Department Stores & Sam's Club</p> <p>Discover Cardmembers are signing up to earn 5% Cashback Bonus at Amazon.com, Department Stores and Sam's Club on up to \$1,500 in purchases now through December 2016.</p>	<p>Secure Account Login</p> <p>User ID <input type="text"/></p> <p>Password <input type="password"/></p> <p><input type="checkbox"/> Remember User ID</p> <p>Log In</p> <p>Forgot User ID / Password? Register Your Account</p>
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U.S. Bank Cash+ Visa Signature

- Choose 2 categories for 5% cash back (up to \$2,000 spend), and 1 category for 2% cash back (unlimited).
- The 5% category will give you an extra \$100 per quarter (*Chase Freedom and Discover it only \$75 per quarter*)
- The categories do not change per quarter, but you can select different categories (*Newegg.com is a participating Electronics Stores category and they sell gift cards for other merchants*)

Every quarter you get to choose from categories like these:

2% CATEGORIES

Gas Stations

Restaurants

Grocery Stores

5% CATEGORIES

Select Clothing Stores

Cell Phones

Electronics Stores

Car Rentals

Gyms/Fitness Centers

Bookstores

Fast Food

Charity

Sporting Goods Stores

Department Stores

Furniture Stores

Movie Theaters

Deals We Like



Which One is Better?

- If you have another Chase Ultimate Rewards credit card that earns full points, then the Chase Freedom card will give you more value
- If you do not, then the U.S. Bank Cash+ Visa Signature gives you the most flexibility and cash back options.

Anyone have these cards? How do you maximize?



Q&A



www.dealswelike.com



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