





Your life. Your choice.

Earn more rewards for all your everyday purchases.¹

3x the points

-  Grocery Stores
-  Discount Stores
-  Gas Stations
-  Restaurants and Fast Food

1x the points

-  All other purchases

We make it easy to redeem

Access your account to see how many points you’ve earned through online banking or your monthly statement at www.cardcenterdirect.com.

Redeem your reward points for Account Credits, Gift Cards, Travel, Entertainment and more.¹

Additional Visa Benefits

Fraud Protection

Visa’s Zero Liability Policy means you won’t be held responsible for any unauthorized charges made with your card or account information.²

Others

Including auto rental coverage, emergency cash, travel/emergency assistance, warranty manager and more.³

Online Credit Card Control

View transactions, pay bills and track expenses.

Includes eStatements with 18 months of history.

Cardholder Self-Service Contacts

Online Account Access – www.cardcenterdirect.com

Rewards Points Redemption – www.cardcenterdirect.com

Customer Service – 1.800.821.5184

Cards issued by UMB Bank, n.a.

¹Cardholders earn 3 points per dollar on purchases with MCC codes: 5411 (Grocery Stores), 5541 or 5542 (Gas), 5310 (Discount Stores), 5812 (Restaurants) and 5814 (Fast Food). Cardholders earn 1 point per dollar on all other purchases. See Simply Rewards Rules for details.

²Visa's Zero Liability Policy covers U.S. issued cards only and does not apply to certain commercial card transactions. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

³See the Rewards Rules and Guide to Benefits that accompany your card for details. Certain terms and conditions may apply.