

Holiday Hints

The Ultimate Reward For The Gift Of Giving

(NAPSA)—It may be better to give than to receive, but now you can *do both* at once. Get rewarded for giving and shopping this holiday season by following these gift-giving rules of thumb and helpful tips:

Make a List and Check it Twice.

Decide on gifts for your friends and family (and set a budget for each item) *before* you go shopping. Once you've made your list, keep these suggestions in mind for smart shopping:

- Take advantage of holiday deals by using a credit card that rewards you with cash back or one that offers discounts for retailers where you'll be shopping. Now through Dec. 31, cardmembers who use their Amazon.com Rewards Visa Card on Amazon.com get 10 reward points for every dollar spent on all downloadable digital purchases like MP3s, movies and videos, eBooks, Audible.com audiobooks and video games.

- Redeem credit card reward points for popular holiday gifts. Every weekday through Nov. 25, Chase Freedom, Chase Sapphire and Ink from Chase cardmembers can bid on hot items like PlayStation3, Samsung Galaxy Tab and Sony HDTV with points.

- If you're stumped, go with a gift card. Many credit card rewards programs will allow you to cash in your points for gift cards for popular retailers. Through Jan. 4, Chase Freedom cardmembers can redeem points through Ultimate Rewards to get 10 or 20 percent off select gift cards. Visit the Great Gift Card



Using your head, your heart and your credit card can help you give great gifts and reward yourself at the same time.

Sale here: www.ultimaterewards.com/great.

- Look for deals online and avoid the crowded shopping malls. According to Chase Paymentech's Cyber Holiday Pulse Index, online sales are up more than 25 percent compared to last year. Online shopping can often be more efficient, therefore saving you time, and you can more easily compare prices to get better deals on gifts.

- And don't forget business gifts—'tis the season to treat your employees and clients. If you've got more than a handful of business gifts, buying in bundle orders can often save you money.

Think Beyond the Material Things.

Gifts that include a unique experience can be even more memorable than a present that

comes in a pretty box. Consider these options for unique holiday surprises:

- Tickets to the big game will delight any sports fan. Chase Ultimate Rewards members have exclusive access at home games for the New York Jets and New York Giants, including pregame field passes and private box tickets.

- Make the most of credit card perks that provide access to exclusive events. For example, Chase Sapphire offers a ski clinic with Olympic gold medalist Picabo Street, five-star hotel accommodations, culinary specials and other winter activities.

Learn More

For more information, a merchandise auction calendar and specifics on holiday deals, visit www.ultimaterewards.com/holiday.