

## 09/19/2025 OS Recommendation:



Add 'OCEANAIR REWARDS PROGRAM GUIDE' beneath 'HOW TO EARN POINTS' section:

### [About Your Rewards](#)

it Portal - Home

About Your Rewards

https://falcon.uat.augeofi.com/OCEANEN/resources/about-rewards



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About Your Rewards

EARN EVERYDAY POINTS

Simply use your EPIC REWARDS card for all your everyday qualified purchases and earn points! From groceries to fuel to utility bills, your purchases will really pay off.

HOW TO EARN POINTS

Credit transaction: \$1 spent = 1 point(s)

RESOURCES

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## OCEANAIR REWARDS PROGRAM GUIDE (Effective September 2025)

Welcome to OceanAir's Rewards Program. This guide will help you explore ways to boost your points in top spending categories.

### Consumer Account

Category	Points Per \$	Merchant Names (Examples)	Merchant Category Codes
Gas/Automated Fuel/EV Charging	5	Chevron, Shell, Mobil, ARCO, BP, Costco Gas, Electrify America, Tesla Supercharger, etc.	5172, 5299, 5542, 5514, 5552
Travel - Airlines	5	United, American, Delta, Southwest, Jetblue, British Airways, etc.	3000–3260
Travel - Car Rental	5	Hertz, Budget, Avis, Dollar, National, Enterprise, etc.	3355–3412
Travel - Hotels/Lodging	5	Holiday Inn, Marriott, Hilton, Hyatt, MGM Grand, Disney Resorts, etc.	3501–3836
Travel - Other Passenger Travel	5	Amtrak, Uber, Lyft, Greyhound, Carnival Cruise, Disney Cruise, etc.	4112, 4121, 4131, 4789, etc.
Costco-Sam's Club	4	Costco, Sam's Club	5300, 5993

Category	Points Per \$	Merchant Names (Examples)	Merchant Category Codes
Eating Places-Dining Out	3	Fast Food, Restaurants, Bakeries, Ice Cream Shops	5812, 5462, 5499, 5813, 5814
Grocery Stores	3	Safeway, Kroger, Trader Joe's, CVS, Rite Aid, etc.	5411, 5499, 5451, 5422, 5122
Cable TV/Utilities/Streaming/Telecom	2	AT&T, Verizon, Netflix, Hulu, Disney Plus, etc.	4899, 7993, 7994, 5816, 4814
All Other Transactions	1.5	All Other Purchases	

#### Business Account

Category	Points Per \$	Merchant Names (Examples)	Merchant Category Codes
Gas/Automated Fuel/EV Charging	5	Chevron, Shell, Mobil, ARCO, BP, Costco Gas, Electrify America, Tesla Supercharger, etc.	5172, 5299, 5542, 5514, 5552
Costco-Sam's Club	4	Costco, Sam's Club	5300, 5993

Category	Points Per \$	Merchant Names (Examples)	Merchant Category Codes
Travel - Airlines	3	United, American, Delta, Southwest, Jetblue, British Airways, etc.	3000–3260
Travel - Car Rental	3	Hertz, Budget, Avis, Dollar, National, Enterprise, etc.	3355–3412
Travel - Hotels/Lodging	3	Holiday Inn, Marriott, Hilton, Hyatt, MGM Grand, Disney Resorts, etc.	3501–3836
Travel - Other Passenger Travel	3	Amtrak, Uber, Lyft, Greyhound, Carnival Cruise, Disney Cruise, etc.	4112, 4121, 4131, 4789, etc.
Office Supplies	3	Staples, UPS Store, FedEx, Amazon, USPS, Printing Services, etc.	5732, 5734, 5978, 7394, etc.
All Other Transactions	2	All Other Purchases	

### How to Earn More

- Use your OceanAir card at the merchants and categories above to maximize your points.
- Check your account type for the best earning rates.
- Plan your purchases to take advantage of top categories.

## **Terms and Conditions**

OceanAir does not control how merchants assign their Merchant Category Codes (MCCs). Each merchant selects its MCC based on its primary business activity. Only purchases processed under eligible MCCs will qualify for rewards. If a merchant uses a different code, your transaction may not earn points.

Membership and account eligibility requirements apply. All loans are subject to credit approval. Some transactions may not qualify for rewards. Program rates, terms, and conditions may change at any time without notice. For complete details, please refer to the [Epic Rewards - OceanAir Federal Credit Union](#) and review the full [Program Terms & Conditions](#). Visa® is a registered trademark of VISA U.S.A. Inc.

### **What this means for you:**

To earn rewards, make sure your purchases are made at merchants whose transactions are processed under the eligible MCCs listed in this guide. If you have questions about qualifying purchases or need more information, please contact Member Services at 805-988-2151.