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Cash rewards can take a few forms: direct deposit, statement credit or check. Gift cards will sometimes be an option, too, as a "cash equivalent," but for more on that, see No. 4 below. Redeeming for a statement credit is a popular option, as it reduces your credit card balance.

How to Redeem Credit Card Rewards - NerdWallet : article : how-to-redeem-credit-card-rewards

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