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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](#)