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Wyndham Rewards Launches Industry-First U.S. Debit Card

Developed in collaboration with Galileo Financial Technologies, SoFi's Technology Platform, new Mastercard offers elevated membership status, booking discounts and easy point earning on everyday spend

PARSIPPANY, N.J., March 17, 2025 /PRNewswire/ -- Cash-savvy travelers now have a new way to earn Wyndham Rewards® points on their everyday spend thanks to the launch of the Wyndham Rewards Debit Card—a first of its kind offering from a major hospitality brand in the U.S.

Designed for younger travelers as well as those who prefer a debt-free lifestyle, the Wyndham Rewards Debit Card makes it easy to earn Wyndham Rewards points on day-to-day transactions, from gas and groceries, to dining, retail and more. Points can be redeemed for a wide-range of rewards—including free nights at more than 60,000 hotels, vacation club resorts and vacation rentals globally—while other cardholder perks include complimentary Wyndham Rewards Gold level membership, hotel booking discounts, a rich annual point bonus and more.

"Research continues to show a large number of travelers, particularly younger consumers such as Gen Z, prefer debit cards as their primary method of payment. Unfortunately, that means many have been left on the sidelines when it comes to earning free hotel nights and other travel rewards. With the Wyndham Rewards Debit Card, that's no longer the case. Now anyone and everyone can earn points on their day-to-day purchases and in turn, enjoy meaningful rewards."

- Charmaine Taylor, SVP, Strategic and Financial Partnership, Wyndham Hotels & Resorts

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A recent **EY study** from just last year found that nearly 70% of Gen Z consumers use their debit cards once or more per week. At the same time, research last summer from **PMG** shows travel as a key area of spend for Gen Z, 65% of whom intend to spend more on travel in 2025 and nearly 60% of whom consider loyalty programs essential when booking their travel.

Key benefits of the new Wyndham Rewards Debit Card include:

- **Easy Point Earning:** Earn one Wyndham Rewards point per dollar spent on eligible Hotels by Wyndham, gas, and grocery purchases; and one Wyndham Rewards point per two dollars spent on all other qualifying purchases.[1]

- **Upgraded Status:** Enjoy Wyndham Rewards GOLD level membership and unlock

perks like accelerated points earning, preferred rooms, late checkout and more.[5]

- **Welcome Bonus:** Kickstart your rewards journey with 2,500 Wyndham Rewards bonus points after opening your account, making at least two direct deposits and spending $100 in the first 90 days.[2]
- **Annual Bonus**: Receive up to 7,500 bonus points each year on your card anniversary — enough for a free night at thousands of Hotels by Wyndham worldwide.[3]
- **Card Member Booking Discount:** Save even more for stays at participating Hotels by Wyndham.[6]
- **Waived Monthly Fee:** Pay only a $6 Monthly Fee, which is waived with a minimum average monthly account balance of $2,500.[4]
- **Waived ATM Fees:** Pay no surcharges when using an ATM in the Cirrus network.[7]

The Wyndham Rewards Debit Card is powered by **Galileo Financial Technologies**, SoFi's Technology Platform, and is issued by Sunrise Banks N.A. and backed by Mastercard as the payments network.

"People who use debit are often overlooked by traditional rewards programs, which is what makes this card—a first of its kind in the hospitality space—so special. What's more, with the help of Galileo, Wyndham was able to stand its offering up in just a few months. That's the power of our platform. By bringing together card issuing, processing, Cyberbank Digital and program management, brands can launch quickly and efficiently, delivering innovative financial products that strengthen customer relationships and drive revenue."

- Derek White, CEO, Galileo Financial Technologies

"Brands are looking for payment products that enhance loyalty and deepen the relationship they have with consumers. The new Wyndham Rewards Debit Card unlocks access to rewards and benefits curated to enhance consumer value while enjoying their passion for travel."

- Chiro Aikat, Co-President of the United States, Mastercard

The Wyndham Rewards Debit Card complements Wyndham's existing suite of credit card offerings, including the **Wyndham Rewards Earner® Plus Card**, **Wyndham Rewards Earner® Card** and **Wyndham Rewards Earner® Business Card**. The award-winning suite of cards—designed specifically for road trippers and road warriors—offers up to 8x earn on gas purchases and Wyndham hotel stays, up to 5x earn on marketing, advertising and utility purchases (Wyndham Rewards Earner Business Card only) and up to 4x earn on restaurant and grocery purchases. Other benefits include Wyndham Rewards membership upgrades, booking discounts, anniversary bonuses and more. Terms and conditions apply. Sunrise

Banks is not affiliated with the Wyndham Rewards Earner® Plus Card, Wyndham Rewards Earner® Card or Wyndham Rewards Earner® Business Card.

For more information on the card and its benefits, including how to open an account, visit **wyndhamrewardscards.com/debit-card**. **Terms and conditions apply.**

Banking services provided by Sunrise Banks N.A., Member FDIC. The Wyndham Rewards Debit Card is issued by Sunrise Banks N.A., Member FDIC pursuant to a license from Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. This card may be used everywhere Debit Mastercard is accepted. Use of this card constitutes acceptance of the terms & conditions stated in the Account Agreement.

Images associated with this release can be found**here**.

About Wyndham Rewards
Part of **Wyndham Hotels & Resorts** (NYSE: WH), the world's largest hotel franchising company, **Wyndham Rewards** is the #1 hotel rewards program as named by both U.S. News & World Report and USA Today. Members—approximately 114 million enrolled around the world—earn a guaranteed 1,000 points with every qualified stay and can redeem for free nights starting at just 7,500 points. With more than 60,000 hotels, vacation club resorts and vacation rentals globally, no other hotel rewards program is more generous or offers members more places to stay. Join for free at **WyndhamRewards.com**.

About Galileo Financial Technologies
Galileo Financial Technologies, LLC and certain of its affiliates collectively comprise a financial technology company owned and operated independently by SoFi Technologies, Inc. (NASDAQ: SOFI) that enables fintechs, financial institutions, and emerging and established brands to build differentiated financial solutions that deliver exceptional, customer-centric experiences. Through modern, open APIs, Galileo's flexible, secure, scalable and fully integrated platform drives innovation across payments and financial services. Trusted by digital banking heavyweights, early-stage innovators and enterprise clients alike, Galileo supports issuing physical and virtual payment cards, mobile push provisioning, tailored and differentiated financial products and more, across industries and geographies.

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About Sunrise Banks
Sunrise Banks is no ordinary bank; we strive to be a place where money and values meet for our customers and our communities. We do this by prioritizing social responsibility, community impact and environmental sustainability alongside our essential financial products and services. Sunrise Banks is certified by the U.S. Treasury as a Community Development Financial Institution (CDFI), a designation earned by approximately 100 banks nationwide. Sunrise Banks is also a member of the Global Alliance for Banking on Values and a certified B Corp for its demonstrated commitment to transparent corporate governance and positive community impact. Visit sunrisebanks.com to learn more. Member FDIC.

Terms and Conditions

[1] Link your Wyndham Rewards Member Account to your eligible Wyndham Rewards Debit Card to earn points on qualifying transactions. Returns, refunds, and adjustments are excluded. Points will be awarded after the close of each Card Account monthly statement. There is no limit to the total points you can earn as long as the Wyndham Rewards Program remains active and your Card Account is open, active, and in good standing. Restrictions apply. See the Account Agreement and Points Earning Terms for full details on eligibility, qualifying transactions, and restrictions.

[2] You are eligible to receive a one-time bonus of 2,500 Points when you satisfy both of the following requirements within 90 days of Card Account opening: (1) establish and receive at least 2 direct deposits, recurring monthly or more frequently, and (2) make at least $100 in Net Purchases using your Card. Net Purchases are all purchases made using the Card, excluding any returns, refunds, or adjustments.

[3]So long as the Card Account is open, active and in good standing, you are eligible to earn bonus Points based on annual spend each anniversary year as follows:

Annual Net Purchases	Anniversary Bonus Points Awarded
$5,000.00 - $9,999.99	2,500 Points
$10,000.00 - $14,999.99	5,000 Points
$15,000.00.00 and above	7,500 Points

[4]This fee will be waived for any statement cycle during which you maintain an average monthly balance of at least $2,500 in your Card Account. Other fees may apply. See terms and conditions for details.

[5]To qualify for a Complimentary Gold member level, you must be an Eligible Member. For more information about eligibility, Member Levels including the perks available to Gold Members, visit wyndhamrewards.com/levels .

[6]You will receive an additional discount when booking the Wyndham Rewards Member Rate at participating properties; for more information, please visit WyndhamRewards.com/terms/cardmemberrate for additional details.

[7]Out-of-network ATM withdrawals are subject to a $3 fee, and ATM operators may impose their own additional fees.

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