

Paceline Card Doubles Your Rewards for Working Out

The Paceline Card offers up to 5% cash back on health and wellness purchases for meeting your weekly exercise goals.

By [Chris Kissell](#) | Edited by [Ali Cybulski](#) | Reviewed by [Whitney Blair Wyckoff](#) | May 13, 2022, at 4:08 p.m.



The card earns cash back on qualifying health purchases. (GETTY IMAGES)

Finding the motivation to work out can sometimes be a struggle, but what if your credit card gave you extra cash for getting off the couch? That is exactly what you get with the Paceline Card, which connects to the Paceline fitness rewards app to track your physical activity. The card will double your cash back for each week that you elevate your heart rate for at least 150 minutes.

"Paceline was born from the idea that your health is your most valuable asset, and you should be rewarded for pursuing it," says Joel Lieginger, founder and CEO of Paceline.

Here are more details about the Paceline Card and how it could help you keep your body and your wallet in better shape.

[READ: [Best Rewards Credit Cards.](#)]

How the Paceline Card Works

The Paceline Card, issued by Evolve Bank & Trust, earns 2.5% cash back on qualifying health and wellness purchases and 1.5% back on other purchases. If you achieve your Paceline "streak,"

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defined as elevating your heart rate for at least 150 minutes each week, you double your cash back to 5% and 3%, respectively.

The 5% maximum rate applies to purchases in these categories, which are tied to more than 500 health-focused lifestyle brands, according to Paceline:

- **Athletic apparel.** Buy brands such as Nike, Adidas, Lululemon, Vuori, Athleta and Reebok.
- **Gyms, studios and classes.** Work toward your Paceline streak at Planet Fitness, Orangetheory Fitness, CorePower Yoga or your local Pilates studio.
- **Sporting goods and gear.** Shop everywhere from Dick's Sporting Goods and Big 5 Sporting Goods to your local bike shop.
- **Fitness equipment.** Save on additions to your home gym from Peloton Bike or Tread, Tonal, Mirror, iFit and Echelon.
- **Groceries.** Fuel up at Whole Foods Market and Trader Joe's.
- **Drugstores and pharmacies.** Grab essentials at CVS, Walgreens, Rite Aid and more.

"We're expanding the health and wellness category, allowing more brands to qualify for elevated cash back," Lieginger says.

The 3% cash back rate applies to all other purchases.

Requirements for Using the Paceline Card

If you want to apply for a Paceline Card, you must download the Paceline app if you don't have it. Use the app to apply and get a decision about approval within five minutes, according to Paceline.

The Paceline app connects with your wearable device, such as Fitbit, Garmin or Apple Watch, to track your physical activity toward meeting your weekly 150-minute goal.

If you don't have a wearable device or need an upgrade, you can get a special deal if you purchase an Apple Watch with your Paceline Card. You can earn up to \$429 in [statement credits](#) toward the cost of the watch over a year by achieving your weekly activity goal and keeping your account in good standing.

Once you select your Apple Watch model or other wearable device in the Paceline app, you are ready to use your card and earn rewards.

[[READ: Best Cash Back Credit Cards.](#)]

How You Get Credit for Your Physical Activity

The physical activity you log during the week accumulates as so-called Paceline Minutes. A minute is the amount of time you are engaged in an activity that is at least as strenuous as a brisk walk, according to the company. Your wearable device records the amount of time that your heart rate remains elevated.

Note that the Paceline Minutes you accrue may not match the total amount of time you spend in a gym or on a trail. Instead, Paceline Minutes are based strictly on having an elevated heart rate.

That means if you are stretching or taking a break to sip water and your heart rate falls, those periods will not count toward your weekly goal. Each day, you can earn up to 50 Paceline Minutes, with the goal of reaching at least 150 minutes per week.

Overall, Paceline is structured to improve the cardholder's fitness and financial health, Lieginger says.

"The same way that [travel rewards](#) shaped the last era of credit card rewards, we believe health

and wellness is the new frontier," he says.

How You Rack Up Paceline Card Rewards

As you approach your weekly activity goal, you will see your cash back rewards quickly accumulate.

The Paceline app lets you track your progress and shows you "the real-time value of the work you're putting in for your physical activity," Lieginger says.

"You're seeing a cash back amount that reflects your purchases from that day," he adds. "And when you hit your streak that week, you see all of those cash back amounts double."

Extra cash back at the grocery store has been a popular motivation for cardholders to hit their movement goals, according to Lieginger.

"We've seen the grocery category, in particular, really resonate," he says. "When you hit your workout streak, 5% unlimited cash back at grocery stores like Whole Foods and Trader Joe's is huge."

Purchases that may not be eligible for health and wellness rewards include those made through:

- Third-party payment accounts.
- Mobile or wireless card readers.
- Mobile or [digital wallets](#), or similar technology.

The Paceline Card and Your Privacy

Some people may have privacy concerns about the Paceline Card because the rewards system depends on collecting users' personal information.

Your personal information is never sold, rented or leased, according to Paceline. However, Paceline collects physical activity information with your consent from your wearable device provider.

The company may also collect your birthdate, height, gender and weight if your device provider has it. Your device may allow you to adjust or opt out of sharing all or some of your activity information; see your device settings for details.

[**READ:** [Best Grocery Credit Cards.](#)]

Should You Sign Up for the Paceline Card?

The Paceline Card may be a good choice for physically active people who want to be rewarded for their healthy habits.

Catherine Valega, a Massachusetts-based certified financial planner and founder of Green Bee Advisory, says that as someone who tries to stay active and fit, she can see the draw of this kind of card.

"I'm exercising anyway, so why not use my fitness level to my advantage to unlock extra credits and rewards?" Valega asks.

She notes that these types of incentives exist in the life insurance industry. "There are products tied to your fitness level, which afford you lower premiums when you stay fit," Valega says.

Charles Sachs, a certified financial planner and chief investment officer for Kaufman Rossin Wealth in Miami, says he has privacy concerns about Paceline collecting workout information. He

also notes that the card charges a \$60 annual fee.

"There are plenty of great cards without any annual fee, with great benefits," Sachs says. "Many folks don't realize just how much they need to spend on a card to overcome the annual fee when there is one."

He adds, "I would take a [no-annual-fee card](#) paying 2% any day."

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