

Visa® Platinum Consumer Credit Cards

Rewards Platinum

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.¹
- Purchase and Balance Transfer APR: 9.99% to 19.99% variable APR based on creditworthiness.¹

cRewards®

- Earn one point per dollar on net purchases.
- Redeem points for merchandise, rental cars, cruises, hotels and airline travel.²
- Airline tickets good on any airline with no blackout dates.²
- Earn unlimited reward points that do not expire.

Cash Rewards Platinum

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.¹
- Purchase and Balance Transfer APR: 12.99% to 22.99% variable APR based on creditworthiness.¹

Cash Rewards

- Earn **1% cash back** on net purchases.
- Cash rewards do not expire.
- Redeem for statement credit at cRewardsCard.com.²
- Redemptions starting at \$25.

Edition Platinum

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.¹
- Purchase and Balance Transfer APR: 8.99% to 18.99% variable APR based on creditworthiness.¹

Card Features and Benefits

- 24/7 U.S. based customer service
- Online account management at MyCardStatement.com
- Cell Phone Protection³
- Free FICO Score⁴
- Contactless Cards
- Fraud Monitoring
- Email & Text Fraud Alerts
- Mobile Payments
- Travel Accident Insurance (\$150K)*

Visa Enhancements

- Purchase & Extended Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Emergency Cash Disbursement
- Travel & Emergency Assistance
- Zero Fraud Liability
- ID Navigator Powered by NortonLifeLock⁵

¹ 0% Intro Annual Percentage Rate applies to purchases and balance transfers for the first 12 billing cycles after account opening. When this period ends, your APR will vary based on the U.S. Prime Rate as published in the Wall Street Journal. Rewards Platinum APRs are currently between 9.99% and 19.99%, Platinum Edition APRs are currently between 8.99% and 18.99%, and Cash Rewards Platinum APRs are currently between 12.99% and 22.99%. All APRs are based on creditworthiness. Rates are accurate as of April 30, 2020 and are subject to change. To find out what may have changed, contact us or check our website for current rates. If you make a late payment during the introductory period we may end your introductory APR and apply the standard purchase and balance transfer APR. Balance transfer fees are either \$5 or 3% of each balance transferred, whichever is greater. Cash advance fees are either \$5 or 3% of each cash advance, whichever is greater. Foreign transaction fees, for merchants located outside of the U.S., are (a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign

currency, or (b) 1% of the U.S. dollar amount of the transaction, if made in U.S. dollars. Subject to credit approval. This card is issued by TCM Bank, N.A.

² In order to access rewards your account must be open and in good standing.

³ To learn more about this benefit or to file a claim, visit CardBenefitServices.com or call 1-866-894-8569.

⁴ FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

*Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

⁵ No one can prevent all identity theft.

