

Visa® Signature Travel Consumer Credit Card

Rates and Fees

- **No Annual Fee**¹
- **Intro APR:** 0% Fixed Intro APR for purchases and balance transfers for the first 12 billing cycles.¹
- **Purchase and Balance Transfer APR:** 12.99% to 18.99% variable APR based on creditworthiness.

cRewards®

- Bonus Points- earn 30,000 points when you spend \$2,500 in the first 3 months.
- Earn 1.50 points 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
- Points do not expire.



Card Features and Benefits

- 24/7 U.S. based customer service
- Cell Phone Protection³
- Online account management at MyCardStatement.com
- Contactless Cards
- Fraud Monitoring
- Email & Text Fraud Alerts
- Mobile Payments
- Travel Accident Insurance (\$1M)*
- Lost and Stolen Card Reporting
- Zero Fraud Liability

Visa Signature Enhancements

- 24/7 Concierge Service
- Access to the Visa Signature Luxury Hotel Collection
- Liability Waiver
- Product Protection
- Lost Luggage Insurance
- Rental Car Privileges with Silvercar by Audi
- Purchase & Extended Protection
- Emergency Card Replacement
- ID Navigator Powered by NortonLifeLock⁴
- Cardholder Inquiry Service

For more features and details visit [Visa.com/signature](https://www.visa.com/signature)



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. Visa Signature Travel APRs are currently between 12.99%-18.99%. 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 Certain terms, conditions and exclusions apply. To learn more about this benefit or to file a claim, go to CardBenefitServices.com or call 1-866-894-8569.

*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.

⁴ No one can prevent all identity theft.