

CONSUMER CARD PROGRAMS



Platinum

- ❖ No Annual Spend Requirement
- ❖ No Annual Fee
- ❖ Annual Percentage Rate (APR) – 13.50%
- ❖ Balance Transfer Fee - 3%, with a minimum fee of \$5
- ❖ Balance Transfer Rate – 3.50% for first six billing cycles
- ❖ Cash Advance Fee – 5%, with a minimum fee of \$10
- ❖ Cash Advance APR – 15.50%
- ❖ Foreign Transaction Fee – 3% of US dollar amount
- ❖ Minimum Payment - \$25 or 5%, whichever is greater
- ❖ \$1.00 spent on purchases = 1 point reward



World

- ❖ Annual Spend Requirement - \$10,000
- ❖ No Annual Fee
- ❖ Annual Percentage Rate (APR) – 13.50%
- ❖ Introductory Offer – 0% interest first twelve months
- ❖ Balance Transfer Fee – 3%, with a minimum fee of \$5
- ❖ Balance Transfer Rate – 3.50% for first six billing cycles
- ❖ Cash Advance Fee – 5%, with a minimum fee of \$10
- ❖ Cash Advance APR – 15.50%
- ❖ Foreign Transaction Fee – 3% of US dollar amount
- ❖ Minimum Payment - \$25 or 5%, whichever is greater
- ❖ \$1.00 spent on purchases = 1.25 points reward



World Elite

- ❖ Annual Spend Requirement - \$40,000
- ❖ \$35 Annual Fee
- ❖ Annual Percentage Rate (APR) – 14.50%
- ❖ Introductory Offer – 0% interest first twelve months
- ❖ Balance Transfer Fee – 3%, with a minimum fee of \$5
- ❖ Balance Transfer Rate – 3.50% for first six billing cycles
- ❖ Cash Advance Fee – 5%, with a minimum fee of \$10
- ❖ Cash Advance APR – 15.50%
- ❖ No Foreign Transaction Fees
- ❖ Minimum Payment - \$25 or 5%, whichever is greater
- ❖ \$1.00 spent on purchases = 1.50 points reward

All account terms are governed by the Consumer Cardholder Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason. The Annual Percentage Rates (APRs) stated above will adjust with changes in the Prime Rate which, as of April 15, 2016, is 3.50%.