

# Mastercard® Platinum Consumer Credit Cards

## Rewards Platinum

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.
- Purchase and Balance Transfer APR: 12.24% to 22.24% variable APR based on creditworthiness.

### cRewards®

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

## Cash Rewards Platinum

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.
- Purchase and Balance Transfer APR: 15.24% to 25.24% variable APR based on creditworthiness.

### Cash Rewards

- Earn 1% cash back on net purchases.
- Cash rewards do not expire.
- Redemption starting at \$25.

## Edition Platinum

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles.
- Purchase and Balance Transfer APR: 11.24% to 21.24% variable APR based on creditworthiness.

## Card Features and Benefits

- 24/7 U.S. based customer service
- Online account management at [MyCardStatement.com](http://MyCardStatement.com)
- Cell Phone Protection<sup>2</sup>
- Chip Card Security
- Fraud Monitoring
- Email & Text Fraud Alerts
- Travel Accident Insurance (\$150K)\*

## Mastercard Enhancements

- Price & Extended Warranty Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Emergency Cash Disbursement
- Travel & Emergency Assistance
- Zero Fraud Liability
- ID Theft Resolution Services



<sup>1</sup> 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 12.24% and 22.24%, Platinum Edition APRs are currently between 11.24% and 21.24%, and Cash Rewards Platinum APRs are currently between 15.24% and 25.24%. All APRs are based on creditworthiness. Rates are accurate as of February 1, 2019 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) 0.8% 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.

<sup>2</sup> To learn more about this benefit or to file a claim, visit [CardBenefitServices.com](http://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.

This card is issued by TCM Bank, N.A. Subject to credit approval.