

# Visa® 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.<sup>1</sup>
- Purchase and Balance Transfer APR: 10.74% to 20.74% variable APR based on creditworthiness.<sup>1</sup>

### cRewards®

- Earn one point per dollar on net purchases.
- Redeem points for merchandise, rental cars, cruises, hotels and airline travel.<sup>2</sup>
- Airline tickets good on any airline with no blackout dates.\*
- Earn unlimited reward points.<sup>2</sup>

## 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.<sup>1</sup>
- Purchase and Balance Transfer APR: 13.74% to 23.74% variable APR based on creditworthiness.<sup>1</sup>

### Cash Rewards

- Earn **1% cash back** on net purchases.
- Redeem for statement credit at [cRewardsCard.com](https://cRewardsCard.com).<sup>2</sup>
- Redemptions 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.<sup>1</sup>
- Purchase and Balance Transfer APR: 9.74% to 19.74% variable APR based on creditworthiness.<sup>1</sup>

## Card Features and Benefits

- 24/7 U.S. based customer service
- Online account management at [MyCardStatement.com](https://MyCardStatement.com)
- Cell Phone Protection<sup>3</sup>
- Free FICO® Score<sup>4</sup>
- 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 NortonLifeLock<sup>5</sup>

<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 highest U.S. Prime Rate published in the Wall Street Journal on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. We add a margin to the Prime Rate to determine variable APRs. APRs shown here are based on a 4.00% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. Rewards Platinum APRs are currently between 10.74% and 20.74%, Platinum Edition APRs are currently between 9.74% and 19.74%, and Cash Rewards Platinum APRs are currently between 13.74% and 23.74%. Rates are accurate as of July 1, 2022 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 or make a payment that is returned unpaid 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.

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

<sup>3</sup> To learn more about this benefit or to file a claim, visit [CardBenefitServices.com](https://CardBenefitServices.com) or call 1-866-894-8569.

<sup>4</sup> 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.

<sup>5</sup> No one can prevent all identity theft.