

Mastercard® Platinum Personal Credit Cards

Give your community bank customers the power to spend conveniently and confidently with one of our no-annual-fee¹ cards.

Rewards Platinum

Help people in your community benefit from our competitive rewards card that earns them one point per dollar on purchases.

Rates and Fees

- **No Annual Fee¹**
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles¹
- Purchase and Balance Transfer APR: After that, a variable APR currently 12.24% to 22.24% based on creditworthiness¹

cRewards®

- **Easy access on cRewardscard.com**
- **Earn one point per dollar on net purchases²**
- Earn unlimited reward points
- Choose from hundreds of merchandise, rental car and travel options
- Airline tickets good on any airline, with no blackout dates*

Edition Platinum

If you have customers who carry a balance and want a low interest rate, the benefits of our Edition Platinum card will fit them perfectly.

Rates and Fees

- **No Annual Fee¹**
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles¹
- Purchase and Balance Transfer APR: After that, a variable APR currently 11.24% to 21.24% based on creditworthiness¹

Cash Rewards Platinum

Give the people in your community a leg up with a card that gives them 1% cash back on net purchases.

Cash Rewards

- **Earn 1% cash back on net purchases²**
- Redemptions starting at \$25

Rates and Fees

- No Annual Fee¹
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles¹
- Purchase and Balance Transfer APR: After that, a variable APR currently 15.24% to 25.24% based on creditworthiness¹

Card Features and Benefits

- 24/7 U.S.-based customer service from real people — not robots
- Cell Phone Protection³
- Free FICO® Score⁴
- Contactless Cards
- Fraud Monitoring with Email & Text Fraud Alerts
- Mobile Payments: Apple Pay®, Samsung Pay™, Google Pay™
- Travel Accident Insurance (\$150K)*
- MasterRental/CDW Insurance**

Mastercard Enhancements

- Zero Fraud Liability
- Price & Extended Warrant Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Travel & Emergency Assistance

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 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 5.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. 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%. Rates are accurate as of September 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.

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](https://www.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.

**To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage. This card is issued by TCM Bank, N.A. Subject to credit approval.