

Personal Credit Card Features Comparison

	Low Rate	Preferred Points	Mastercard® World
Mastercard® and VISA® benefits			
Annual Fee	\$0.00	\$0.00	\$0.00
Low introductory rate* of 2.90% for first six months	★	★	★
Competitive ongoing APR**	Prime +6.99% APR**	Prime +11.99% APR**	Prime +11.99% APR**
Earn one point for each dollar you spent up to 10,000 points per month which you can redeem for products and services		★	★
24-hour customer service	★	★	★
Car rental insurance coverage	★	★	★
APR** for purchases and cash advances are the same	★	★	★
25-day interest-free grace period for all purchases. No grace period on cash advances	★	★	★

Extraordinary benefits with Mastercard®

Airport Concierge Service	★	★	★
ID Theft Protection	★	★	★
Global Services	★	★	★
Cell Telephone Protection			★
Travel & Lifestyle Services			★

Fees

Late Fee: Up to \$25.00

NSF Fee: Up to \$25.00

Cash Advance and Balance Transfer Fee: 3% of the cash advance or balance transfer amount, subject to a minimum fee of \$10.00.

International Transfer Fee: 2% of the U.S. dollar amount of the transaction converted from the foreign currency.

* Rate is interest rate or APR (Annual Percentage Rate).

**After the introductory rate, the Annual Percentage Rate (APR) will vary based on changes in the Index, the Prime Rate (the base rate on corporate loans posted by at least 70% of the ten largest U.S. banks) published in the Wall Street Journal. The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Board of Governors of the Federal Reserve System. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. The Account will never have an APR* over 21%.

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