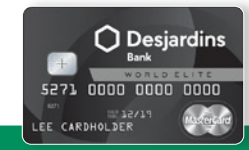
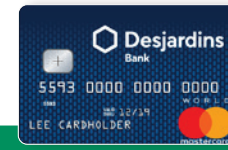
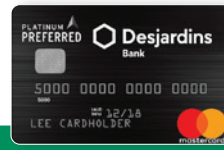
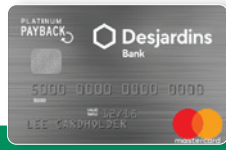


2020 CONSUMER Credit Card Products*



Platinum Payback

Platinum Preferred

World

World Elite

APR - Purchase	10.99% - 21.99%	10.99% - 21.99%	12.24%	10.99%
APR - Balance Transfer	4.99% for 1st 6 Months	4.99% for 1st 6 Months	3.99% for 1st 6 Months	2.99% for 1st 6 Months
APR - Cash Advance	15.99% - 24.99%	15.99% - 24.99%	15.74%	14.74%
APR - Penalty	25.99%	25.99%	23.99%	23.99%
Annual Fee	\$0	\$0	\$35	\$299
Additional Card Fee (charged annually)	\$0	\$0	\$0	\$49
Balance Transfer Fee	\$10 or 4% (whichever is greater)	\$10 or 4% (whichever is greater)	\$10 or 4% (whichever is greater)	\$10 or 4% (whichever is greater)
Cash Advance Fee	\$10 or 5% (whichever is greater)	\$10 or 5% (whichever is greater)	\$10 or 5% (whichever is greater)	\$10 or 5% (whichever is greater)
Foreign Transaction Fee	3%	3%	0%	0%
Rewards/Cash Back	1% Cash Back	\$1.00 = 1 Point	\$1.00 = 1 Point / 1% Cash Back	\$1.00 = 1 Point / 1% Cash Back
ID Theft Protection™	✓	✓	✓	✓
Mastercard Airport Concierge™	✓	✓	✓	✓
25,000 Bonus Points (If spend \$3K + in first 90 days)	N/A	✓	✓	✓
Cell Phone Protection	N/A	N/A	✓	✓
Mastercard Travel & Lifestyle Services	N/A	N/A	✓	✓
Mastercard Concierge Service	N/A	N/A	N/A	✓



*Applicants should read the application disclosure for complete terms and conditions. Cardholders should go to <https://www.24-7cardaccess.com> to register their rewards account, and manage and redeem their rewards. APR will vary with the market based on the Prime Rate. Cardholders should read the Guide to Benefits that they receive with their credit card for a full and detailed description of all benefits, terms and conditions. Benefits are effective as of July 1, 2019 and are subject to change. For the most up to date list of benefits, please refer to the Guide to Benefits that came with your card.

