

BUSINESS CREDIT CARD PRODUCTS

Standard Card

Available to all applicants for both 'Mastercard' and Visa,¹
Reward points are not available for this card product

No Intro Rate

APR of **Prime +10.99%**²

No Annual Fee

25 day Grace Period on all purchases.

No grace period for cash advances or cash equivalent transactions.

Individual and summary billing options

Mastercard¹ benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more.
Vise benefits of extended warranty protection, travel accident insurance, and rental car collision damage waiver protection¹

Online account access and management available at www.cardaccount.net.

Preferred Points Card

Available to all applicants for both 'Mastercard' and Vise¹

No Intro Rate

APR of **Prime + 10.99W**

\$49 Annual Fee per Account

25 day Grace Period on all purchases.

No grace period for cash advances or cash equivalent transactions.

Individual billing option only

Mastercard¹ benefits include extended warranty protection, travel accident insurance, rental car damage waiver protection, and more. Visa¹ benefits of extended warranty protection, travel accident insurance, and rental car collision damage waiver protection. Earn **one point for each dollar** spent on purchases up to 10,000 per month. Points can be redeemed for cash back, travel, merchandise, and retail gift cards.¹

Online account access and management available at www.cardaccount.net.

To view or redeem rewards points visit www.mypreferredpoints.com or call 866-678-5191.

¹The Employee, Preferred Points, and Low Rate consumer products include Mastercard Platinum and Visa Platinum cards; World card is only available for Mastercard and includes Preferred Points rewards. The Standard and Preferred Points business products include Mastercard and Visa Business cards.

²After 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 on the Account. The Account will never have an APR over 21%.

¹Additional information about Mastercard and Visa cardholder benefits are provided on TIB Benefits Charts.

Fees for All Card Products

Annual Fee: \$25 **NSF Fee:** \$25

Cash Advance and Balance Transfer Fee: 3% of the cash advance or balance transfer amount, subject to a minimum fee of \$10.

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

Card Program Contact Information Cardholder Customer Service 800-367-7576

Agent Bank Support 800-443-2819 or banksupport@mybankersbank.com

Application Processing Fax 877-809-9162 or banksupport@mybankersbank.com

