

CONSUMER CREDIT CARD PRODUCTS

Employee Card	Low Rate Card	Preferred Points Card	World Card
Available to bank employees only for both Mastercard [®] and Visa. [®] Rewards points are not available for this card product. ¹	Available to all applicants for both Mastercard [®] and Visa. [®] Rewards points are not available for this card product. ¹	Available to all applicants for both Mastercard [®] and Visa. [®] ¹	Available to all applicants for Mastercard [®] ¹
No Intro Rate	Intro Rate of 2.9% for the first 6 months	Intro Rate of 2.9% for the first 6 months	Intro Rate of 2.9% for the first 6 months
APR of Prime +1.0% ²	Ongoing APR of Prime +6.99% ²	Ongoing APR of Prime +11.99% ²	Ongoing APR of Prime +11.99% ²
No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee
25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions. No balance transfer or cash advance fees.	25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions.	25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions.	25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions.
Mastercard [®] Platinum benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more. Visa[®] Platinum benefit of rental car collision damage waiver protection. ³	Mastercard [®] Platinum benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more. Visa[®] Platinum benefit of rental car collision damage waiver protection. ³	Mastercard [®] Platinum benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more. Visa[®] Platinum benefit of rental car collision damage waiver protection. Earn one point for each dollar spent up to 10,000 per month. Points can be redeemed for cash back, travel, merchandise, and retail gift cards. ³	Mastercard [®] World benefits include concierge services, extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more. Earn one point for each dollar spent up to 10,000 per month. Points can be redeemed for cash back, travel, merchandise, and retail gift cards. ³
Online account access and management available at www.cardaccount.net .	Online account access and management available at www.cardaccount.net .	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.	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.

^{1,2,3}See reverse side for details.

Fees for All Card Products
 Late 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



Revised 7/2017