

# What's the best card for you?

USE THIS GUIDE TO HELP YOU DETERMINE THE BEST CARD FOR YOU AND YOUR NEEDS.

	CONSUMER PLATINUM	LOW RATE CONSUMER PLATINUM	CONSUMER PLATINUM REWARDS	CONSUMER WORLD
Annual Fee (\$)		\$99		after first year, \$95
Intro Offer	0% Intro APR on Purchases and Balance Transfers for 6 months	No balance transfer fee for 6 months. After that, a 1% or \$10 balance transfer fee, whichever is greater, will be assessed	\$50 cash back upon \$1000 spend in first 90 days	\$500 cash back upon \$5000 spend in the first 90 days
Additional Bonus				Zero foreign transaction fee
<b>Features</b>				
Spend Alerts and Controls	✓	✓	✓	✓
Lower APR	✓			
Lowest APR		✓		
24/7 Customer Service	✓	✓	✓	✓
Multiple payment options, including automatic debit, online banking, in a branch or by mail	✓	✓	✓	✓
<b>Rewards</b>				
1% cash back with every \$1 spent			✓	✓
2% cash back with every \$1 spent on gasoline				✓
3% cash back with every \$1 spent on travel and dining				✓
Redeem cash back for statement credit or deposit to checking account			✓	✓
<b>Mastercard® Benefits</b>				
Zero Liability Protection™	✓	✓	✓	✓
Identity Theft Protection	✓	✓	✓	✓
MasterRental Coverage™				✓
MasterCard Global Emergency Service™	✓	✓	✓	✓
Shop Runner				✓
Mastercard Priceless Experiences™	✓	✓	✓	✓
Mastercard Travel Lifestyle Service™				✓
Doordash discount (new 4/1/2021)				✓
Hello Fresh discount (new 4/1/2021)				✓
Lyft Ride Share Credit (enhanced)				✓
Fandango Movie Rewards (enhanced)				✓
<b>Terms</b>				
Purchases: Go To Rate(s): Variable	Prime +5.74% to Prime + 13.74% (Based on credit score)	Prime +2.99%	Prime +9.74% to Prime + 15.74% (Based on credit score)	Prime +9.74% to Prime + 15.74% (Based on credit score)
Current Go To Rate(s) (as of March 2020):	8.99% - 16.99%	6.24%	12.99% - 18.99%	12.99% - 18.99%
Cash: GoTo Rate(s)	21.00%	23.99%	21.00%	23.99%
Cash Credit Line	25% of Total Credit Line	25% of Total Credit Line	25% of Total Credit Line	25% of Total Credit Line
Penalty Rate	None	None	None	None
BT Fee (%)	3%	0% for the first 6 months, then 1%	3%	3%
BT Fee (Min \$)	\$10	After first 6 months, \$10	\$10	\$10
Cash Advance Fee (%)	4%	4%	4%	4%
Cash Advance Fee (Min \$)	\$10	\$10	\$10	\$10
Late Fee (\$)	\$25 for first occurrence in a six-month period; \$35 for additional occurrences	None - Account suspended after missed payment	\$25 for first occurrence in a six-month period; \$35 for additional occurrences	\$25 for first occurrence in a six-month period; \$35 for additional occurrences
Return Payment Fee (\$)	\$25 for first occurrence in a six-month period; \$35 for additional occurrences	\$25 for first occurrence in a six-month period; \$35 for additional occurrences	\$25 for first occurrence in a six-month period; \$35 for additional occurrences	\$25 for first occurrence in a six-month period; \$35 for additional occurrences
Expedited Card Fee (\$)	\$30 per card	\$30 per card	\$30 per card	\$30 per card
Minimum Interest Charge (\$)	\$1.00	\$1.00	\$1.00	\$1.00
Foreign Exchange Fee (%)	1.5%	1.5%	1.5%	0.0%
Minimum Payment	The Minimum payment must be paid by the due date after each Billing Cycle and will include all past due and overlimit amounts for the Account, plus the greater of:  (A) \$25.00 or any lesser amount that would pay the New Balance in Full;  (B) 2% of the New Balance  (C) 1% of the New Balance, plus all Interest Charges and any Late Payment Fees due for the Billing Cycle shown on your Statement.	The Minimum payment must be paid by the due date after each Billing Cycle and will include all past due and overlimit amounts for the Account, plus the greater of:  (A) \$25.00 or any lesser amount that would pay the New Balance in Full;  (B) 2% of the New Balance  (C) 1% of the New Balance, plus all Interest Charges and any Late Payment Fees due for the Billing Cycle shown on your Statement.	The Minimum payment must be paid by the due date after each Billing Cycle and will include all past due and overlimit amounts for the Account, plus the greater of:  (A) \$25.00 or any lesser amount that would pay the New Balance in Full;  (B) 2% of the New Balance  (C) 1% of the New Balance, plus all Interest Charges and any Late Payment Fees due for the Billing Cycle shown on your Statement.	The Minimum payment must be paid by the due date after each Billing Cycle and will include all past due and overlimit amounts for the Account, plus the greater of:  (A) \$25.00 or any lesser amount that would pay the New Balance in Full;  (B) 2% of the New Balance  (C) 1% of the New Balance, plus all Interest Charges and any Late Payment Fees due for the Billing Cycle shown on your Statement.