

# CONSUMER CREDIT CARD PRODUCTS

## Low Rate Card

Available to all applicants for both **Mastercard®** and **Visa®**. Rewards points are not available for this card product.<sup>1</sup>

**Intro Rate** of **2.9%** for the first 6 months

Ongoing APR of **Prime +6.99%**<sup>2</sup>

**No Annual Fee**

**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.<sup>3</sup>

Online account access and management available at [www.cardaccount.net](http://www.cardaccount.net).

## Rewards Card

Available to all applicants for both **Mastercard®** and **Visa®**.<sup>1</sup>

**Intro Rate** of **2.9%** for the first 6 months

Ongoing APR of **Prime +11.99%**<sup>2</sup>

**No Annual Fee**

**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. **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.<sup>3</sup>

Online account access and management available at [www.cardaccount.net](http://www.cardaccount.net). To view or redeem rewards points visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.

## World Card

Available to all applicants for **Mastercard®**.<sup>1</sup>

**Intro Rate** of **2.9%** for the first 6 months

Ongoing APR of **Prime +11.99%**<sup>2</sup>

**No Annual Fee**

**25 day Grace Period** on all purchases. No grace period for cash advances or cash equivalent transactions.

**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.<sup>3</sup>

Online account access and management available at [www.cardaccount.net](http://www.cardaccount.net). To view or redeem rewards points visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.

<sup>1, 2, 3</sup> See page 2 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@tib.bank](mailto:banksupport@tib.bank)

Application Processing Fax 877-809-9162 or [banksupport@tib.bank](mailto:banksupport@tib.bank)



# BUSINESS CREDIT CARD PRODUCTS

## Standard Card

Available to all applicants for both **Mastercard®** and **Visa®**<sup>1</sup>  
Reward points are not available for this card product

### No Intro Rate

APR of **Prime + 10.99%**<sup>2</sup>

### 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

**Mastercard®** benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more.  
**Visa®** benefits of extended warranty protection, travel accident insurance, and rental car collision damage waiver protection.<sup>3</sup>

Online account access and management available at [www.cardaccount.net](http://www.cardaccount.net).

## Rewards Card

Available to all applicants for both **Mastercard®** and **Visa®**<sup>1</sup>

### No Intro Rate

APR of **Prime + 10.99%**<sup>2</sup>

### \$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

**Mastercard®** benefits include extended warranty protection, travel accident insurance, rental car collision damage waiver protection, and more. **Visa®** benefits of extended warranty protection, travel accident insurance, and 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.<sup>3</sup>

Online account access and management available at [www.cardaccount.net](http://www.cardaccount.net).  
To view or redeem rewards points visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.

<sup>1</sup>The 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.

<sup>2</sup>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%.

<sup>3</sup>Additional information about Mastercard and Visa cardholder benefits are provided on TIB Benefits Charts.

## Fees for All Card Products

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