

OFFER TERMS

25,000 Bonus Points* To be eligible to receive 25,000 Bonus Points®, you must use the Preferred Platinum, World or World Elite MasterCard® Credit Card to complete \$3,000 of eligible spending by the end of your first 90 days based on the date of your card approval. Bonus points will appear on your card statement 8-12 weeks after you reach the spend threshold. The Basic Card Member and any Additional Card Members on a single Card account can make eligible purchases. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of other cash equivalents or returned items. Additional Card Members on your account are not eligible for this offer. In rare instances, your period to spend \$3,000 may be shorter than 3 months if there is a delay in receiving your Card. In addition, purchases may fall outside of the 3-month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date, you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). For questions regarding your Card account, please call the number on the back of your Card. Issuer reserves the right to modify or revoke offer at any time.

* Participating banks only

Variable Rate: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

Penalty Rate: If you fail to make your required minimum payment on your Account by the due date (two or more times in any six-month period), all rates may increase to the Penalty Rate. Rates may increase as early as the beginning of the billing period in which the condition occurred, but no later than the following two billing periods. The Penalty APR will cease to apply if you pay all past due amounts and any fees and you pay your minimum monthly payment on time for six consecutive months.

Application of Payments: We will apply all payments to the account in accordance with any applicable law. Any payment amount in excess of the required minimum payment will be applied to the outstanding balances based on the APR applicable to that balance. We will apply payments according to the APR from highest to lowest.

Minimum Payment: The greater of 4% of the outstanding balance or \$25.00.

Cash Equivalent Transactions: Cash equivalent transactions are those transactions performed using a merchant or service provider that MasterCard/VISA identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

Other Fees:

Replacement Card.....	\$35.00 (includes delivery)
Copy of Sales Voucher	\$7.50
Additional Copy of Paper Statement	\$7.50
Annual Second Card Fee	\$0.00

CONTACT US:

Card Assets
P.O. Box 723847
Atlanta, GA 31139-0847
1-800-854-7642
www.24-7cardaccess.com



CONSUMER PLATINUM

Credit Terms and Fees

Privacy Policy to be included as part of
the Cardholder Agreement.

Variable Rate: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

Penalty Rate: If you fail to make your required minimum payment on your Account by the due date (two or more times in any six-month period), all rates may increase to the Penalty Rate. Rates may increase as early as the beginning of the billing period in which the condition occurred, but no later than the following two billing periods. The Penalty APR will cease to apply if you pay all past due amounts and any fees and you pay your minimum monthly payment on time for six consecutive months.

Application of Payments: We will apply all payments to the account in accordance with any applicable law. Any payment amount in excess of the required minimum payment will be applied to the outstanding balances based on the APR applicable to that balance. We will apply payments according to the APR from highest to lowest.

Minimum Payment: The greater of 4% of the outstanding balance or \$25.00.

Cash Equivalent Transactions: Cash equivalent transactions are those transactions performed using a merchant or service provider that MasterCard/VISA identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

Other Fees:

Replacement Card.....	\$35.00 (includes delivery)
Copy of Sales Voucher	\$7.50
Additional Copy of Paper Statement	\$7.50
Annual Second Card Fee	\$0.00

CONTACT US:

Card Assets
P.O. Box 723847
Atlanta, GA 31139-0847
1-800-854-7642
www.24-7cardaccess.com



CONSUMER PLATINUM

Credit Terms and Fees

Privacy Policy to be included as part of
the Cardholder Agreement.

Summary of Credit Terms

Effective
3/1/2017

Interest Rates and Interest Charges

Please read carefully and review the pricing & terms.

Annual Percentage Rate (APR) for Purchases	14.49%. This APR will vary with the market based on the Prime Rate.
Balance Transfers APR	3.49% introductory APR for 6 months. After that, your APR will be 14.49%. This APR will vary with the market based on the Prime Rate.
Cash Advances and Cash Equivalent Transaction APR	17.99%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	22.49%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us How Long Will the Penalty APR Apply? The penalty rate may be applied to your account until we receive six (6) consecutive payments, with each payment being received by the required payment date.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you periodic interest on new purchases, or any portion of a new purchase, paid by the due date on your current billing statement if your entire balance on your previous billing statement is paid in full by the due date on that statement. There is no time period in which to avoid periodic interest on cash advances or balance transfers.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Annual Fees: - Annual Fee - Rewards Fee	- None - None
Transaction Fees: - Balance Transfer - Cash Advance - Foreign Transaction - Convenience Check Fee	- Either \$10.00 or 4% of the amount of each transfer, whichever is greater, but no more than \$45.00 per transfer - Either \$10.00 or 5% of the amount advanced, whichever is greater. - 3.0% of the US dollar amount of the transactions originating in a foreign country. - \$10.00 per check (only for checks greater than \$150)
Penalty Fees: - Late Fee (Late Payment) - Returned Check Charge - Over Credit Limit Fee	- Up to \$35.00 - \$25.00 per item - \$0.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Margins & Periodic Rates with Corresponding APRs

	Margin	Periodic Rate
Purchase Rate	10.74%	0.03969% (corresponding APR of 14.49%)
Balance Transfer Rate	10.74%	0.03969% (corresponding APR of 14.49%)
Cash Advance and Cash Equivalent Transaction Rate	14.24%	0.04928% (corresponding APR of 17.99%)
Penalty Rate	18.74%	0.06161% (corresponding APR of 22.49%)

Variable Rate: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

Penalty Rate: If you fail to make your required minimum payment on your Account by the due date [two or more times in any six-month period], all rates may increase to the Penalty Rate. Rates may increase as early as the beginning of the billing period in which the condition occurred, but no later than the following two billing periods. The Penalty APR will cease to apply if you pay all past due amounts and any fees and you pay your minimum monthly payment on time for six consecutive months.

Application of Payments: We will apply all payments to the account in accordance with any applicable law. Any payment amount in excess of the required minimum payment will be applied to the outstanding balances based on the APR applicable to that balance. We will apply payments according to the APR from highest to lowest.

Minimum Payment: The greater of 4% of the outstanding balance or \$25.00.

Cash Equivalent Transactions: Cash equivalent transactions are those transactions performed using a merchant or service provider that MasterCard/VISA identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

Other Fees:

Replacement Card	\$35.00 (includes delivery)
Copy of Sales Voucher	\$7.50
Additional Copy of Paper Statement	\$7.50
Annual Second Card Fee	\$0.00

CONTACT US:

Card Assets
 P.O. Box 723847
 Atlanta, GA 31139-0847
 1-800-854-7642
www.24-7cardaccess.com

WORLD MASTERCARD

Credit Terms and Fees



Privacy Policy to be included as part of
the Cardholder Agreement.

Summary of Credit Terms

Effective
3/1/2017

Interest Rates and Interest Charges

Please read carefully and review the pricing & terms.

Annual Percentage Rate (APR) for Purchases	9.99%. This APR will vary with the market based on the Prime Rate.
Balance Transfers APR	2.99% introductory APR for 6 months. After that, your APR will be 9.99%. This APR will vary with the market based on the Prime Rate.
Cash Advances and Cash Equivalent Transaction APR	13.49%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.99%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us How Long Will the Penalty APR Apply? The penalty rate may be applied to your account until we receive six (6) consecutive payments, with each payment being received by the required payment date.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you periodic interest on new purchases, or any portion of a new purchase, paid by the due date on your current billing statement if your entire balance on your previous billing statement is paid in full by the due date on that statement. There is no time period in which to avoid periodic interest on cash advances or balance transfers.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Annual Fees: - Annual Fee	- \$35.00 per account
Transaction Fees: - Balance Transfer - Cash Advance - Foreign Transaction	 - Either \$10.00 or 4% of the amount of each transfer, whichever is greater, but no more than \$45.00 per transfer - Either \$10.00 or 5% of the amount advanced, whichever is greater. - No foreign transaction fee is charged on purchases made outside of the United States.
Penalty Fees: - Late Fee (Late Payment) - Returned Check Charge - Over Credit Limit Fee	 - Up to \$35.00 - \$25.00 per item - \$0.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Margins & Periodic Rates with Corresponding APRs

	Margin	Periodic Rate
Purchase Rate	6.24%	0.02737% (corresponding APR of 9.99%)
Balance Transfer Rate	6.24%	0.02737% (corresponding APR of 9.99%)
Cash Advance and Cash Equivalent Transaction Rate	9.74%	0.03696% (corresponding APR of 13.49%)
Penalty Rate	18.24%	0.06025% (corresponding APR of 21.99%)

Variable Rate: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is the highest bank prime loan rate as published by the Wall Street Journal in its Money Rates Section on the 14th day (or the next business day if the 14th is not a business day) of the calendar month preceding the first day of the billing period. If the Periodic Rate(s) and corresponding Annual Percentage Rate(s) increase, your interest charges will increase and your minimum payment may be greater.

Penalty Rate: If you fail to make your required minimum payment on your Account by the due date (two or more times in any six-month period), all rates may increase to the Penalty Rate. Rates may increase as early as the beginning of the billing period in which the condition occurred, but no later than the following two billing periods. The Penalty APR will cease to apply if you pay all past due amounts and any fees and you pay your minimum monthly payment on time for six consecutive months.

Application of Payments: We will apply all payments to the account in accordance with any applicable law. Any payment amount in excess of the required minimum payment will be applied to the outstanding balances based on the APR applicable to that balance. We will apply payments according to the APR from highest to lowest.

Minimum Payment: The greater of 4% of the outstanding balance or \$25.00.

Cash Equivalent Transactions: Cash equivalent transactions are those transactions performed using a merchant or service provider that MasterCard/VISA identifies as a seller of traveler's cheques, foreign currencies, money orders, wire transfers, lottery tickets, funds used for wagers or gambling or similar products and services.

Other Fees:

Replacement Card	\$35.00 (includes delivery)
Copy of Sales Voucher	\$7.50
Additional Copy of Paper Statement	\$7.50
Annual Additional Card Fee	\$49.00

WORLD ELITE MASTERCARD

Credit Terms and Fees

CONTACT US:

Card Assets
P.O. Box 723847
Atlanta, GA 31139-0847
1-800-854-7642
www.24-7cardaccess.com



Privacy Policy to be included as part of
the Cardholder Agreement.

Summary of Credit Terms

Effective
3/1/2017

Interest Rates and Interest Charges

Please read carefully and review the pricing & terms.

Annual Percentage Rate (APR) for Purchases	9.99%. This APR will vary with the market based on the Prime Rate.
Balance Transfers APR	1.99% introductory APR for 6 billing cycles. After that, your APR will be 9.99%. This APR will vary with the market based on the Prime Rate.
Cash Advances and Cash Equivalent Transaction APR	13.49%. This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.99%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment (2) Make a payment that is returned (3) Do any of the above on any other account held with us How Long Will the Penalty APR Apply? The penalty rate may be applied to your account until we receive six (6) consecutive payments, with each payment being received by the required payment date.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you periodic interest on new purchases, or any portion of a new purchase, paid by the due date on your current billing statement if your entire balance on your previous billing statement is paid in full by the due date on that statement. There is no time period in which to avoid periodic interest on cash advances.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees

Annual Fees:	
- Annual Fee	- \$299.00 / \$49.00 each additional card.
Transaction Fees:	
- Balance Transfer	- Either \$10.00 or 4% of the amount of each transfer, whichever is greater, but no more than \$45
- Cash Advance	- Either \$10.00 or 5% of the amount advanced, whichever is greater.
- Foreign Transaction	- No foreign transaction fees.
Penalty Fees:	
- Late Fee (Late Payment)	- Up to \$35.00
- Returned Check Charge	- \$25.00 per item
- Over Credit Limit Fee	- \$0.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardholder Agreement.

Margins & Periodic Rates with Corresponding APRs

	Margin	Periodic Rate
Purchase Rate	6.24%	0.02737% (corresponding APR of 9.99%)
Balance Transfer Rate	6.24%	0.02737% (corresponding APR of 9.99%)
Cash Advance and Cash Equivalent Transaction Rate	9.74%	0.03696% (corresponding APR of 13.49%)
Penalty Rate	18.24%	0.06025% (corresponding APR of 21.99%)