

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.mypreferedpoints.com or call 866-678-5191.	Online account access and management available at www.cardaccount.net . To view or redeem rewards points visit www.mypreferedpoints.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@tib.bank
 Application Processing Fax 877-809-9162 or banksupport@tib.bank



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

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.³

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

Preferred Points Card

Available to all applicants for both **Mastercard**[®] and **Visa**[®]¹

No Intro Rate

APR of **Prime + 10.99%**²

\$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.³

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

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

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