Retail Credit Card Products

	Low Rate Card	Preferred Points	World Card
Introductory APR	2.9% for the first 6 months	2.9% for the first 6 months	2.9% for the first 6 months
APR	Prime + 6.99%	Prime + 11.99%	Prime + 11.99%
Grace Period	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)
Credit Limit Requirement	None	None	$5,000
Rewards	None	One point for each dollar spent up to 10,000 points per month per account; redemption options for travel, cash back, merchandise, gift cards, and more	One point for each dollar spent up to 10,000 points per month per account; redemption options for travel, cash back, merchandise, gift cards, and more
Annual Fee	None	None	None
Cardholder Assistance	24 hours a day/365 days per year by calling 800-367-7576	24 hours a day/365 days per year by calling 800-367-7576	24 hours a day/365 days per year by calling 800-367-7576
Online Access	Website www.cardaccount.net or Mobile app	Website www.cardaccount.net or Mobile app	Website www.cardaccount.net or Mobile app
Mobile Payments	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well
Card Alerts	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity
Card Benefits	Benefits include airport concierge service, car rental collision damage waiver protection, & identity theft protection	Benefits include airport concierge service, car rental collision damage waiver protection, & identity theft protection	Benefits include airport concierge service, car rental collision damage waiver protection, identity theft protection & cell phone protection