

## Personal Credit Cards

We make it easy to choose the credit card that is right for you - Low Rate or Preferred Points Rewards. It's the only card you need for everything you need to do.

### Personal Card – Low Rate

#### Features

- No annual fee.
- Low introductory rate for the first six months.<sup>1</sup>
- Competitive ongoing APR.<sup>1</sup>
- 25-day interest-free grace period on all purchases. No grace period on cash advances.

#### Benefits

- 24-hour toll-free live customer assistance available at 800-367-7576.
- Online account information available 24/7 at [www.cardaccount.net](http://www.cardaccount.net).
- Rental car collision damage waiver protection and a host of extraordinary MasterCard® benefits.
- Unlike some card offers, the APR<sup>1</sup> for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

#### Fees

- Other fees may be charged, these fees are listed on the [downloadable application](#).

#### Extraordinary benefits with MasterCard® including:

- Concierge Service<sup>2</sup>
- Price Protection
- Baggage Delay Insurance
- Car Rental Collision Damage Waiver Insurance
- Extended Warranty
- Travel Assistance
- Roadside Assistance
- Purchase Assurance
- Travel Accident Insurance

*Certain restrictions apply detailed in the applicable benefits brochure received with new credit card.*

### Personal Card –World / Preferred Points Rewards

#### Features

- Earn points that you can redeem for rewards. Earn one point for each dollar spent, up to 10,000 points per month.
- Low introductory rate for first six months.<sup>1</sup>
- Competitive ongoing APR.<sup>1</sup>
- No annual fee.
- 25-day interest-free grace period on all purchases. No grace period on cash advances.

#### Benefits

- Redeem your rewards points for cash-back awards, retail gift cards, travel and a wide variety of merchandise including cameras, mp3 players, home theater systems, portable DVD players, sporting equipment, jewelry, luggage, electronics, video game equipment, gift cards and more.
- To view or redeem rewards points, visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.
- 24-hour toll-free live customer assistance available at 800-367-7576.
- Online account information available 24/7 at [www.cardaccount.net](http://www.cardaccount.net).
- Rental car collision damage waiver protection and a host of extraordinary MasterCard benefits.
- Unlike some card offers, the APR<sup>1</sup> for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

#### Fees

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## To Apply Now

- [Download the PDF application.](#)
- Type the information and then print the application (you cannot save the document, so print an extra copy for yourself), or print it and then complete it using a blue or black pen. Paper applications are also available at our local branch office.
- Fax your completed application to the Card Service Center at 877-809-9162.

Or mail your completed application to:  
Card Service Center  
PO Box 569120  
Dallas, TX 75356-9120

<sup>1</sup> Please see application for information about current APRs and fees.

<sup>2</sup> Concierge Services available with World MasterCard only.