

CREDIT CARDS FEATURES AND BENEFITS



Premier Rewards



Premier Cash



Platinum Low Rate

Sign Up Bonus	10,000 POINT BONUS after \$1,000 in purchases within 3 months from opening	\$100 CASH BONUS after \$500 in purchases within 3 months from opening	None
Rewards / Cash Back (per \$1 spent)	5 Points for Rotating Categories (Updated quarterly) 3 Points for Travel 2 Points for Gas & Groceries 1 Point for Everything Else • 500,000 points annual cap	3% for Gas 2% for Groceries 1% for Everything Else • \$5,000 annual rebate cap	None
Rewards / Cash Back Redemption Options:	• Convert points to cash • Select merchandise and/or gift cards from robust catalog • Use points for travel • Donate points to A Gift for Teaching or Kids' House • Redeem points at CURewards.com	• Transfer cash rebate to an Addition Financial account • Use rebate to pay down card balance	None
Annual Fee	None	None	None
Cash Advance Fee	None	None	None
Balance Transfer Fee	None*	None*	None*
Foreign Transaction Fee	Waived	3%	3%
Redemption Frequency	Anytime	Anytime	None
Cash / Points Expiration	5 years	5 years	None
Cell Phone Protection	Yes	Yes	No
Free Fraud Monitoring	Yes	Yes	Yes
Travel/ Emergency Assistance	Yes	Yes	Yes
Warranty Manager Service	Yes	Yes	Yes
Auto Rental Collision Damage	Yes	Yes	Yes
Roadside Dispatch	Yes	Yes	No
Signature Concierge	Yes	Yes	No
Signature Perks	Yes	Yes	No
Visa's Zero Liability Fraud Protection	Yes	Yes	Yes

*Fee may apply on select promotional offers.