

# Visa® REWARDS PLATINUM CREDIT CARD



Looking for a credit card that meets your needs? Take a look at our Visa Rewards Platinum Credit Card. The Platinum rewards program is designed to provide you with excellent customer service, competitive rates, and benefits that work for you.

## VISA®REWARDS PLATINUM CREDIT CARD ACCOUNT BENEFIT SUMMARY

<b>0.00% INTRODUCTORY APR</b>	The Visa® Rewards Platinum card offers a 0.00% introductory annual percentage rate (APR) for the first 12 billing cycles on purchases and balance transfers.
<b>NO INTEREST CHARGE ON PURCHASES</b>	There is no interest charge on purchases if the balance is paid by the due date each month. The due date is at least 23 days after the close of each billing cycle.
<b>cREWARDS® BENEFITS</b>	Earn one point per dollar on net purchases. Redeem points for merchandise, rental cars, cruises, hotels and airline travel. Airline tickets good on any airline with no blackout dates. Earn unlimited reward points that do not expire.
<b>MOBILE PAYMENTS</b>	Cardholders can now securely load their credit card on to their mobile wallet and pay for goods and services in millions of locations with Apple Pay™, Google Pay™, and Samsung Pay™. Security features include no card storage on devices, retailer does not receive card information, encrypted device account numbers, and one time security codes for each transaction.
<b>SecurLOCK™ COMMUNICATE</b>	SecurLOCK is a security service providing two-way SMS text capabilities for quicker fraud identification and prevention for cardholders. It also includes interactive voice and email fraud notifications if no response is received by text. This service will help deliver fraud alerts more quickly and allow cardholders to respond to fraud in a more efficient manner.
<b>CELL PHONE PROTECTION</b>	When cardholders pay their monthly cell phone bill with their credit card, they will automatically receive Cell Phone Protection at no additional cost. The protection covers damage or theft for the primary and up to two secondary cell phones listed on the cardholder's monthly cellphone bill.

\*Account Notes: The descriptions herein are summaries only. Please refer to the account disclosures for complete details.



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