

# World Mastercard® Credit Card

Give your community bank customers the credit card that goes beyond ordinary rewards.



## World Mastercard

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for the first 12 billing cycles<sup>1</sup>
- Purchase and Balance Transfer APR: After that, a variable APR currently 15.24% to 21.24% based on creditworthiness<sup>1</sup>

### cRewards®

- Bonus points - earn 30,000 points when you spend \$2,500 in the first 3 months.
- Earn 1.50 points per dollar on net purchases<sup>2</sup>
- Choose from hundreds of merchandise, rental car and travel options
- Airline tickets good on any airline, with no blackout dates\*



## Card Feature and Benefits

- 24/7 U.S.-based customer service from real people — not robots
- Cell Phone Protection<sup>3</sup>
- Free FICO® Score<sup>4</sup>
- Contactless Cards
- Fraud Monitoring with Email & Text Fraud Alerts
- Mobile Payments: Apple Pay®, Samsung Pay™, Google Pay™
- Travel Accident Insurance (\$1M)\*

## World Mastercard Enhancements

- Access to exclusive restaurant and nightlife offers from the Mastercard World Concierge
- Complementary ShopRunner® Membership
- Exclusive Golf Privileges
- Mastercard Airport Concierge®
- Price Protection
- Extended Warranty
- Zero Fraud Liability
- Mastercard ID Theft Protection
- MasterRental/CDW Insurance\*\*

For more features and details visit [MyCardBenefits.com](https://www.MyCardBenefits.com) or call 1-800-MASTERCARD

<sup>1</sup> 0% Intro Annual Percentage Rate applies to purchases and balance transfers for the first 12 billing cycles after account opening. When this period ends, your APR will vary based on the highest U.S. Prime Rate published in the Wall Street Journal on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. We add a margin to the Prime Rate to determine variable APRs. APRs shown here are based on a 5.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. World Mastercard APRs are currently between 15.24%-21.24%. All APRs are based on creditworthiness. Rates are accurate as of September 1, 2022 and are subject to change. To find out what may have changed, contact us or check our website for current rates. If you make a late payment during the introductory period we may end your introductory APR and apply the standard purchase and balance transfer APR. Balance transfer fees are either \$5 or 3% of each balance transferred, whichever is greater. Cash advance fees are either \$5 or 3% of each cash advance, whichever is greater. Foreign transaction fees, for merchants located outside of the U.S., are (a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign currency, or (b) 1% of the U.S. dollar amount of the transaction, if made in U.S. dollars. Subject to credit approval. This card is issued by TCM Bank, N.A.

<sup>2</sup> In order to access rewards your account must be open and in good standing.

<sup>3</sup> Certain terms, conditions and exclusions apply. To learn more about this benefit or to file a claim, go to [CardBenefitServices.com](https://www.CardBenefitServices.com) or call 1-866-894-8569.

<sup>4</sup> FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

\* Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

\*\* To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage. This card is issued by TCM Bank, N.A. Subject to credit approval.