



Credit Card Benefits	Visa Classic	Visa Gold	Standard MasterCard	Gold MasterCard	Platinum MasterCard
<b>Annual Fee</b>	None	None	None	None	None
<b>Same Interest Rate for Cash Advances</b>	Yes	Yes	Yes	Yes	Yes
<b>Cash Advance Fee</b>	None	None	None	None	None
<b>Minimum Finance Charge</b>	None	None	None	None	None
<b>25 Day Grace Period:</b> Payment is due no later than twenty-five (25) days from the statement closing date.	Yes	Yes	Yes	Yes	Yes
<b>Zero Liability on Fraudulent Charges:</b> Protection from unauthorized use of your card or account information. Your liability for unauthorized transactions is \$0—you pay nothing.	Yes	Yes	Yes	Yes	Yes
<b>Online Purchasing Protection:</b> Provides greater peace of mind when you shop online by providing added protection against unauthorized use of your enrolled card.	Verified by Visa	Verified by Visa	MasterCard SecureCode	MasterCard SecureCode	MasterCard SecureCode
<b>Secure Access Online:</b> GoToMyCard.com® is a convenient way to access your credit card account information 24x7 and allows you to make online payments.	Yes	Yes	Yes	Yes	Yes
<b>Travel Accident Insurance:</b> Accidental death & dismemberment insurance for primary cardholder and immediate family members when scheduled travel tickets are purchased with the card.	\$100,000	\$250,000	\$100,000	\$250,000	\$1,000,000
<b>Baggage Delay Benefit:</b> Baggage delay benefit to cover expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip.	up to \$300	up to \$300	up to \$300	up to \$300	up to \$300
<b>Auto Rental Insurance:</b> Car rental insurance coverage when the car is rented with the card.	Yes	Yes	Not Available	Not Available	Yes
<b>Credit Card Registration/Change of Address Service:</b> Register credit and debit cards in one place and one phone call makes changing your address or handling loss or theft simple and easy.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Emergency Message Service:</b> Leave and retrieve emergency messages while traveling in the U.S.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Cell Phone Protection:</b> Reimbursement for damage or theft of an eligible cell phone.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Year End Summary of Charges:</b> Take the hassle out of year-end bookkeeping. All card purchases are conveniently itemized and listed by purchase type.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Exclusive Smart Shopper Benefits (MasterCard Only)</b>					
<b>Cell Phone Protection:</b> Platinum cardmembers can be reimbursed for damage to or theft of their eligible cell phone when their monthly cell phone bill is charged to their card.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Auto Rental Collision Damage Waiver:</b> MasterCard Platinum cardmembers receive collision/damage waiver for damage due to collision or theft on most rental cars.	Not Available	Not Available	Not Available	Not Available	Yes
<b>Satisfaction Guarantee Coverage:</b> If a cardholder is dissatisfied with something bought within 60 days of purchase, they may be eligible for coverage under this insurance program.	Not Available	Not Available	Not Available	Yes	Yes
<b>Purchase Assurance®:</b> Coverage for merchandise purchased with a MasterCard that is damaged or stolen within the first 90 days.	Not Available	Not Available	Not Available	Yes	Yes
<b>Extended Warranty:</b> Doubles the coverage period of the original manufacturer's warranty up to a maximum of 12 months on most items purchased with a MasterCard.	Not Available	Not Available	Not Available	Yes	Yes
<b>Master RoadAssist®:</b> Cardholders that break down on the road while traveling in the U.S. can be assured of emergency roadside assistance services at pre-negotiated rates.	Not Available	Not Available	Not Available	Yes	Yes
<b>Travel Assistance Services:</b> Traveling more than 50 miles from home, cardholders can be assured of assistance with medical emergencies, referrals, prescriptions, legal services, and much more.	Not Available	Not Available	Not Available	Yes	Yes
<b>MasterCard Global Service:</b> Worldwide assistance with lost/stolen cards and emergency cash.	Not Available	Not Available	Not Available	Yes	Yes