

CARD SERVICE CENTER



Consumer Card Benefits

Consumer credit cardholders receive a variety of exceptional benefits including the following:

| Consumer Benefit | Mastercard World | Mastercard Platinum | Visa Platinum |
|-----------------------------|-------------------------|----------------------------|----------------------|
| Preferred Point Rewards | Included | Optional | Optional |
| Mobile Payments | ★ | ★ | ★ |
| Airport Concierge | ★ | ★ | |
| Rental Car Insurance | ★ | ★ | ★ |
| Identity Theft Protection | ★ | ★ | |
| Global Service | ★ | ★ | |
| Cell Telephone Protection | ★ | | |
| Travel & Lifestyle Services | ★ | | |
| One Fine Stay | ★ | | |
| Postmates | ★ | | |
| ShopRunner | ★ | | |

Preferred Points Rewards

Earn one point for each dollar spent, up to 10,000 points per month. Redeem anytime for a wide variety of options including cash back, travel, merchandise, retail gift cards, and much more.

Mobile Payments

Use your compatible Apple or Samsung device to shop and check out wherever mobile payment logos are displayed. All MasterCard and Visa consumer cards can now be easily linked to an Apple or Samsung device to pay at retailers everywhere.

Airport Concierge

Enjoy savings on Airport Meet and Greet Services. Arrange for a dedicated Meet and Greet Agent at over 700 airport destinations worldwide. Certain airports include expedited security and immigration services.

Rental Car Insurance

Pays for covered damages (physical damage and theft) to a rental vehicle when your eligible card is used to initiate and pay for the entire rental transaction.

Identity Theft Protection

Be protected with ID Theft Resolution Services including online identity monitoring, resolution services, credit bureau monitoring and more.

Global Service

Provides 24-hour global assistance with lost or stolen card replacement and emergency cash. Toll-free numbers for assistance can be found at www.mastercard.com or by calling 636-722-7111.

Cell Phone Protection

Cell phone coverage for your personal cell against damage or theft provided you charge your monthly Cellular Wireless Bill to your credit card.

Travel & Lifestyle Services

Access to a suite of benefits, amenities and upgrades including premium travel offers from best-in-class travel companies. Whether you are planning a last minute vacation or your dream getaway, a lifestyle manager will assist you at your convenience 24 hours a day. Plus, take advantage of the lowest hotel rate guarantee and hotel stay guarantee.

One Fine Stay

Access to over 10,000 high-end rental homes around the world stocked with fine linens, towels and toiletries. Receive a discount on all stays and free WiFi and a complimentary cell phone to use during your stay with free data and local calls.

Postmates

Food, drinks and groceries available for delivery or pickup in over 650 cities across the U.S. and Mexico! Save time and money shopping.

ShopRunner

Free 2-day online shipping and returns at over 140 stores including Neiman Marcus, American Eagle, Calvin Klein, 1-800-Flowers, and more.

Certain restrictions apply to each benefit listed. Benefits are detailed in the applicable benefits brochure provided with new and reissued credit cards or call us at 800-367-7576.

Questions / Inquiries

If you have questions concerning card benefits, please feel free to contact us at **800-367-7576** or tibcustomerservice@tib.bank.