

Personal & Business Credit Cards

Features	Personal Credit Cards			Business Credit Cards	
	Platinum Card	Platinum Rewards Card	Signature CashPlus Card	Platinum Card	Platinum Rewards Card
Annual Fee	None	None	None	None	None
Balance Transfer Fee	None	None	None	None	None
Cash Advance Fee	None	None	None	None	None
Foreign Transaction Fee	None	None	None	2%	2%
APR for first 6 months on purchases & balance transfers made in the first 90 days	0%	0%	0%	N/A	N/A
Intro Reward Offer	\$100 account credit after \$1,500 in purchases in first 90 days	10,000 bonus reward points after \$2,000 in purchases in first 90 days	\$200 account credit after \$3,000 in purchases in first 90 days	\$100 account credit after \$1,500 in purchases in first 90 days	\$200 account credit after \$3,000 in purchases in first 90 days
Rate of Rewards	N/A	1%	1.25%	N/A	1%
Type of Rewards	N/A	Travel, merchandise or cash back credited to account	Cash back credited to account	N/A	Cash back credited to account
Minimum Credit Line	\$1,000	\$2,500	\$5,000	\$2,500	\$5,000
Interest Rate	Variable	Variable	Variable	Variable	Variable
24/7 Support	Included	Included	Included	Included	Included
Rental Auto Collision Damages or Theft	Included	Included	Included	Included	Included
Roadside Dispatch	N/A	Call center	Call center	N/A	N/A
Emergency Cash Disbursement	N/A	Yes	Yes	N/A	N/A
Emergency Card Replacement	N/A	Yes	N/A	N/A	N/A
Travel Emergency Assistance	N/A	N/A	Yes	N/A	N/A
Extended Warranty Protection	N/A	N/A	Adds up to 1 year to existing warranty	N/A	N/A
Merchant Offers	N/A	Visa merchant offer program	Visa Signature offers and merchant offer program	N/A	N/A
Hotel Privileges	N/A	N/A	Visa luxury hotel collection	N/A	N/A
Car Privileges	N/A	N/A	Auto rental discount	N/A	N/A
Golf Benefit	N/A	N/A	Troon golf discount	N/A	N/A
Chauffeured Black Car Service	N/A	N/A	Visa Signature GroundLink Benefit	N/A	N/A
Personal Concierge	N/A	N/A	Visa Signature concierge	N/A	N/A
Food and Wine Program	N/A	N/A	Sonoma County vintners benefit	N/A	N/A

See Commercial Credit Card Agreement Disclosures & Guaranty Agreement