## Key benefits

- Low fixed interest rates means your rate won't go up.
- Even lower fixed rates for balance transfers and cash advances.
- No annual fee, no balance transfer fee, and no cash advance fee.

## Convenient access

- You can register your card at <u>eZCardInfo.com</u> for online access.
- You can download the TCT Credit Card App for your mobile device.
  - Pay your credit card (same day before 5 pm)
  - Fend off fraud by setting-up alerts
  - Turn your card ON and OFF
  - View balances, statements, transactions and payment history

## Added Value

- Scorecard Rewards Earn points redeemable for merchandise and travel rewards.
  - Earn 1 point for each \$1 in purchases
  - Earn .5 points for each \$1 in balance transfers
- Rental Car Collision Coverage comes standard.
- Low International Transaction Fee of 1%.