

Consumer Cards Comparison

	Eclipse Visa® Signature Card	Eclipse Select Rewards Visa® Platinum Card	Eclipse Cash Rewards Visa® Platinum	Visa® Platinum
This Card Offers:	Superior purchasing power with no preset spending limit that also provides the most exclusive rewards and privileges available: Signature access, Signature Privileges, Signature Dining and Signature Concierge.	The ability to be rewarded for everyday spending without paying an annual fee and to redeem points for gift certificates, merchandise and cash back.	Cash back on purchases made anywhere.	A great general purpose card with convenient and flexible purchasing power.
Minimum Requirements:	Must be 18 years of age, have a U.S. address, Social Security number and minimum annual household income of \$30,000.	Must be 18 years of age, have a U.S. address, Social Security number and minimum annual household income of \$12,000.	Must be 18 years of age, have a U.S. address, Social Security number and minimum annual household income of \$12,000.	Must be 18 years of age, have a U.S. address, Social Security Number and minimum annual household income of \$12,000.
Special Offers:	<ul style="list-style-type: none"> 0% for first 6 billing cycles on purchases and balance transfers. 2,500 bonus points upon enrollment. 	<ul style="list-style-type: none"> 0% for first 6 billing cycles on purchases and balance transfers. 1,000 bonus points upon enrollment. 	<ul style="list-style-type: none"> 0% for first 6 billing cycles on purchases and balance transfers. 	<ul style="list-style-type: none"> 0% for first 6 billing cycles on purchases and balance transfers.
Annual Percentage Rate (APR) for Purchases	Prime + 3.99% - 14.99%	Prime + 3.99% - 14.99%	Prime + 3.99% - 14.99%	Prime + 3.99% - 14.99%
Annual Fee	\$55 Program Fee	\$0	\$0 with at least one purchase per year, otherwise \$40.	\$0 with at least one purchase per year, otherwise \$40.
Rewards	<ul style="list-style-type: none"> Earn one point for every net purchase dollar charged. Redeem points for gift certificates, merchandise, cash back by statement credit, choose your own rewards and travel. Fly free without the restrictions of frequent flyer programs. Signature travel option allows for 7-day advanced purchase and elimination of Saturday night stay. No points earning cap. Points good for 5 years. 	<ul style="list-style-type: none"> Earn one point for every net purchase dollar charged. Redeem points for gift certificates, merchandise, cash back by statement credit, choose your own rewards and travel. Fly free without the restrictions of frequent flyer programs. Saturday night stay and 21-day advanced purchase required. No points earning cap. Points good for 5 years. 	<ul style="list-style-type: none"> Earn a full 1% cash back for every net dollar charged. No monthly or annual earning caps. Cardmembers can redeem for rewards check on demand in \$25 increments. Earned cash rewards available for redemption up to 5 years from month earned. 	<ul style="list-style-type: none"> The Visa® Platinum Card is a non-rewards card.
Benefits	<ul style="list-style-type: none"> 24 Hour Cardmember Service – Available via toll-free number 24 hours a day/365 day per year. Visa Zero Liability – Cardmember not liable for fraudulent purchases when card is lost or stolen (limitations and restrictions may apply). Verified by Visa – Protects Cardmember’s Visa card with a personal password while shopping online with participating merchants. Merchant Discounts – Discounts on products and services when payment is made with the Visa card. Go to http://usa.visa.com/personal/discounts for information. Auto Rental Collision Damage Waiver – Cardmember automatically receives coverage on a 24-hour basis for damage due to collision or theft when rental company’s collision damage waiver option is declined and rental charged to Visa card. Travel Accident Insurance – Cardmembers automatically receive coverage when tickets for travel on common carriers are purchased with their Visa Signature Card (up to \$1,000,000) or on the Visa Platinum Cards (up to \$500,000). Travel Accident Insurance applies to Visa Signature and Visa Platinum Cards only. Extended Warranty Insurance – Cardmember receives double the manufacturer’s warranty on purchases made with their Visa Signature or one of the Visa Platinum Cards. 			
Consumer Service Guarantee	Each credit card is backed by our Cardmember Service Guarantee, which ensures the superior service you deserve. We are dedicated to responsive, respectful and prompt helpful service. If we fail to meet any of the Service Guarantee commitments, we will credit the Cardmember’s account \$5.			
Online Reporting 24/7	<p>Online access to your account is free.</p> <ul style="list-style-type: none"> View your outstanding balances and available credit. Verify recent transactions. View your statements online. 			
Payments Made Easy	<ul style="list-style-type: none"> AutoPay – Set up automatic monthly withdrawal from your checking or savings. Phone Pay – Call in your payment from any touch-tone phone as an alternate to mailing a check. Internet You Pay – Pay online at myaccountaccess.com. 			