

TIB Consumer Credit Cards

	Value Card	Everything Rewards Card	Premier Plus - World Card
Introductory APR	2.9% for the first 6 months	2.9% for the first 6 months	2.9% for the first 6 months
APR	Prime + 6.99%	Prime + 11.99%	Prime + 11.99%
Grace Period	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
Credit Limit Requirement	None	None	\$5,000 minimum
Rewards	None	1 point: \$1 spent, cap 10,000 points per month; redemption options: travel, cash back, merchandise, gift cards, and more	1 point: \$1 spent, cap 10,000 points per month; redemption options: travel, cash back, merchandise, gift cards, and more
Annual Fee	None	None	None
Cardholder Assistance	24/7/365 / Call 888.450.1842	24/7/365 / Call 888.450.1842	24/7/365 / Call 888.450.1842
Online & Mobile Access	www.cardmanager.net or Mobile app	www.cardmanager.net or Mobile app	www.cardmanager.net or Mobile app
Mobile Payments	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
Card Alerts	Text or email alerts: cardholder defined items and unusual or suspicious activity	Text or email alerts: cardholder defined items and unusual or suspicious activity	Text or email alerts: cardholder defined items and unusual or suspicious activity
Card Benefits	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: airport concierge service, car rental collision damage waiver protection, identity theft protection, cell phone protection and more

TIB Business Credit Cards

	No Fee Card	Choice Rewards Card	Premier Card
APR	Prime +10.99%	Prime +10.99%	Prime +10.99%
Grace Period	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
Billing Method	Consolidated Summary/Sub-Account or Individual	Individual	Consolidated Summary/Sub-Account
Annual Spend Requirement	None	None	\$500,000 minimum
Rewards	None	1 point: \$1 spent, cap 10,000 points per month, per account; redemption options: travel, cash back, merchandise, gift cards, and more	1 point: \$1 spent, no cap, all points pooled to Summary Account; redemption options: cash back credit to Summary Account or gift cards
Annual Fee	None	\$49 per employee account	\$49 per employee account; waived if annual spend exceeds \$500,000
Cardholder Assistance	24/7/365 / Call 833.870.1842	24/7/365 / Call 833.870.1842	24/7/365 / Call 833.870.1842
Online & Mobile Access	www.businesscardmanagers.net - or Mobile App Individual employee or administrative access to all cards (ability to change employee limits, optional)	www.businesscardmanagers.net - or Mobile App Individual employee or administrative access to all cards	www.businesscardmanagers.net - or Mobile App Individual employee or administrative access to all cards (ability to change employee limits, optional)
Mobile Payments	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
Card Alerts	Text or email alerts: cardholder defined items and unusual or suspicious activity	Text or email alerts: cardholder defined items and unusual or suspicious activity	Text or email alerts: cardholder defined items and unusual or suspicious activity
Account Controls	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more
Expense Management Integration	Download data file or automated file feed	Download data file or automated file feed	Download data file or automated file feed