



	Classic, Gold & Platinum Cards		Business Cards	
Reward Points Earned	\$1 = 1 point		\$1 = 1 point with individual pay option where points accrue to each card \$2 = 1 point with consolidated pay option where points roll up to account level	
Points earned when account is approved	2,000		N/A	
Maximum points earned per month	10,000		20,000	
Maximum points earned per year	120,000		240,000	
Annual Fee	\$34 per account		\$29 per card	
Point Expiration Period	3 years		3 years	
Travel Rewards	Points Needed	Maximum Value	Points Needed	Maximum Value
48 States	25,000	\$500	35,000	\$500
Canada, Mexico, Alaska	35,000	\$700	45,000	\$700
Hawaii, Central America, Caribbean	45,000	\$900	60,000	\$900
Europe, South America	60,000	\$1,200	70,000	\$1,200
Asia, Africa, Australia	80,000	\$1,600	100,000	\$1,600
Discount	7,500	\$100	10,000	\$100
Vacation Getaways				
3 Nights at Marriott	61,812	Varies	61,812	Varies
5 Nights at Hyatt	74,531	Varies	74,531	Varies
6 Nights at Hyatt	112,187	Varies	112,187	Varies
Cruises				
3 Day Ocean	81,596	Varies	81,596	Varies
4 Day Inside	94,444	Varies	94,444	Varies
4 Day Ocean	108,333	Varies	108,333	Varies
Gift Cards/Certificates	7,500	\$100	12,500	\$100
	4,500	\$50	6,500	\$50
Select Merchandise	5,000 (minimum)	Varies	10,000 (minimum)	Varies
Cash Back	10,000	\$100	N/A	
	6,000	\$50		
Website	www.dreammiles.org		www.dreammilesforbusiness.com	

No points earned on cash advances, account transfers, finance charges, fees such as late, overlimit, returned check, cash advance, phone pay, ATM and annual fees.

24/7 Customer Service .....888.616.8404

# Credit Card Features & Benefits

	Consumer Cards			Business Cards
	MasterCard or Visa			MasterCard or Visa
Card Type	Classic/Standard	Gold	Platinum	N/A
Minimum Credit Limit	\$500	\$2,500	\$5,000	\$500
Minimum Income Needed to Qualify	\$10,800	\$22,500	\$35,000	N/A
APR for Purchases	Prime plus 5.9%	Prime plus 4.9%	Prime plus 3.9%	Prime plus 7.9%
APR for Cash Advances	Prime plus 10.9%	Prime plus 10.9%	Prime plus 10.9%	Prime plus 10.9%
Annual Fee Without Rewards	None	None	None	\$30 up to 3 cards \$10 each additional card
Annual Fee With Rewards	\$34 per account	\$34 per account	\$34 per account	\$29 per card
Rewards Option (Details on Reverse)	DreamMiles Rewards	DreamMiles Rewards	DreamMiles Rewards	DreamMiles for Business
Grace Period for Purchases	25 Days	25 Days	25 Days	25 Days
Grace Period for Cash Advances	0 Days	0 Days	0 Days	0 Days
<b>Features and Benefits</b>				
Balance Transfers	Free	Free	Free	Free
Fraud Protection - Zero Liability	Free	Free	Free	Free
Auto Rental Insurance	N/A	Free	Free	Free
Convenience Checks	Free	Free	Free	Free
Common Carrier Insurance (plane, bus, train)	\$200,000 coverage	\$200,000 coverage	\$500,000 coverage	\$200,000 coverage
Individual Authorized Users	N/A	N/A	N/A	Individual Cards & Limits
<b>Payment Options</b>				
Auto Pay from Checking or Savings	Free	Free	Free	Free
Auto Pay Options	Minimum Payment, Full Balance, Set Amount	Minimum Payment, Full Balance, Set Amount	Minimum Payment, Full Balance, Set Amount	Minimum Payment, Full Balance, Set Amount
Pay online via www.24-7cardaccess.com	Free	Free	Free	Free
Pay at teller window	Free	Free	Free	Free
Pay by mail	Postage	Postage	Postage	Postage
Pay by phone	\$10	\$10	\$10	\$10
Statement option	N/A	N/A	N/A	Consolidated or Individual
<b>Miscellaneous Fees</b>				
Cash Advance & Convenience Checks	3% or \$5 minimum	3% or \$5 minimum	3% or \$5 minimum	3% or \$5 minimum
Late Fees (tiered, based on balance)	< \$100 = \$19 \$100 - \$1,000 = \$34 > \$1000 = \$39	< \$100 = \$19 \$100 - \$1,000 = \$34 > \$1000 = \$39	< \$100 = \$19 \$100 - \$1,000 = \$34 > \$1000 = \$39	< \$100 = \$19 \$100 - \$1,000 = \$34 > \$1000 = \$39
Over Limit Fee	\$29	\$29	\$29	\$29
Returned Payment	\$29	\$29	\$29	\$29

Card Service Center  
The Bankers Bank  
2410 Paces Ferry Road  
600 Paces Summit  
Atlanta, GA 30309-1098

Remittance Center (Payments)  
Card Payment Center  
PO Box 569200  
Dallas, TX 75356-9200

Cardholder Customer Service ..... 800.854.7642  
Automated account information, balance & payment inquiries, security (lost/stolen plastics) and card activation

Cardholder Center Fax..... 770.805.2173