

APPLY FOR A PERSONAL CREDIT CARD
FROM **SEPT 15** UNTIL **NOV 15, 2024** AND GET

0% INTRO APR ON PURCHASES AND
BALANCE TRANSFERS FOR THE FIRST
12 BILLING CYCLES^{1, 2}

AFTER THAT A VARIABLE APR, CURRENTLY
14.24% - 28.24% WILL APPLY^{1, 2}

(see back for details)



**APPLY FOR A
CREDIT CARD TODAY!**

¹ Consumer Cards: 0% Intro Annual Percentage Rate applies to purchases and balance transfers for the first 12 billing cycles after account opening. When this period ends, your APR will vary based on the highest U.S. Prime Rate published in the Wall Street Journal on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. We add a margin to the Prime Rate to determine variable APRs. APRs shown here are based on a 8.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. Rewards Platinum APRs are currently between 15.24% and 25.24%, Platinum Edition APRs are currently between 14.24% and 24.24%, Cash Rewards Platinum APRs are currently between 18.24% and 28.24%, and Visa Signature APRs are currently between 18.24% and 24.24%. Rewards Platinum Cash Advance APR is currently 27.24%, Platinum Edition Cash Advance APR is currently 27.24%, Cash Rewards Platinum Cash Advance APRs are currently 27.24%-30.24%, and the Visa Signature Cash Advance APR is 27.24%. All APRs are based on creditworthiness. Rates are accurate as of September 1, 2023 and are subject to change. To find out what may have changed, contact us or check our website for current rates. If you make a late payment or make a payment that is returned unpaid during the introductory period we may end your introductory APR and apply the standard purchase and balance transfer APR. Balance transfer fees are either \$5 or 3% of each balance transferred, whichever is greater. Cash advance fees are either \$5 or 3% of each cash advance, whichever is greater. Foreign transaction fees, for merchants located outside of the U.S., are (a) 1% of the U.S. dollar amount of the transaction, if converted from a foreign currency, or (b) 1% of the U.S. dollar amount of the transaction, if made in U.S. dollars. Subject to credit approval. This card is issued by TCM Bank, N.A. Secured Credit Cards are not eligible for 0% Intro APR.

² Excursion™ Visa Signature®: 0% Intro Annual Percentage Rate applies to purchases and balance transfers for the first 12 billing cycles after account opening. When this period ends, your APR will vary based on the highest U.S. Prime Rate published in the Wall Street Journal on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. We add a margin to the Prime Rate to determine variable APRs. APRs shown here are based on a 8.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. Excursion™ Visa Signature® APRs are currently between 18.24%-24.24%. Excursion Visa Signature Cash Advance APR is currently 27.24%. All APRs are based on creditworthiness. Rates are accurate as of September 1, 2023 and are subject to change. To find out what may have changed, contact us or check our website for current rates. If you make a late payment or make a payment that is returned unpaid during the introductory period we may end your introductory APR and apply the standard purchase and balance transfer APR. Balance transfer fees are either \$5 or 3% of each balance transferred, whichever is greater. Cash advance fees are either \$5 or 3% of each cash advance, whichever is greater. The Excursion Visa Signature intro annual fee is \$0 for the first year. After that, the annual fee is \$20; it will be waived if annual net spend for the preceding 12 months is \$15,000.00 or greater. If annual net spend is not met, \$20 will be charged on the 13th billing cycle and annually thereafter. When calculating annual net spend, finance charges, fees, balance transfers, cash advances, ATM withdrawals, or insurance charges posted to your Account will not be included. Subject to credit approval. This card is issued by TCM Bank, N.A.