

Features	Personal Credit Cards		
	Platinum Card	Platinum Rewards Card	Signature CashPlus Card
Annual Fee	None	None	None
Balance Transfer Fee	None	None	None
Cash Advance Fee	None	None	None
Foreign Transaction Fee	None	None	None
APR for first 12 months on purchases & balance transfers made in the first 90 days	0%	0%	0%
Intro Reward Offer	\$100 account credit after \$1,500 in purchases in first 90 days	\$100 account credit after \$2,000 in purchases in first 90 days	\$200 account credit after \$3,000 in purchases in first 90 days
Rate of Rewards	N/A	1%	1.25%
Type of Rewards	N/A	Travel, merchandise or cash back credited to account	Cash back credited to account
Minimum Credit Line	\$1,000	\$2,500	\$5,000
Interest Rate	Variable	Variable	Variable
24/7 Support	Included	Included	Included
Roadside Dispatch	N/A	Call center	Call center
Emergency Cash Disbursement	N/A	Yes	Yes
Emergency Card Replacement	N/A	Yes	Yes
Travel Emergency Assistance	N/A	N/A	Yes
Merchant Offers	N/A	Visa merchant offer program	Visa Signature offers and merchant offer program
Hotel Privileges	N/A	N/A	Visa luxury hotel collection
Car Privileges	N/A	N/A	Auto rental discount
Golf Benefit	N/A	N/A	Troon golf discount
Chauffeured Black Car Service	N/A	N/A	Visa Signature GroundLink Benefit
Personal Concierge	N/A	N/A	Visa Signature concierge
Food and Wine Program	N/A	N/A	Sonoma County vintners benefit

See Visa Credit Card Agreement and Truth-In-Lending Disclosure Statement for full details.