

Personal Credit Cards:

Choose the card that's right for you.



Earn valuable rewards



Mastercard®
Everyday
Rewards+ Card

More rewards on things you buy frequently.

- 4X Points¹** on dining, takeout & restaurant delivery[^]
- 2X Points** at grocery stores*
- 2X Points** at gas stations and EV charging stations*
- 2X Points** on streaming services
- 1X Points** on all other eligible purchases

[^]4X points on your first \$2,000 each quarter, after that 1X point
*Excludes discount stores/supercenters and wholesale clubs

Redeem²

- Merchandise
- Gift cards
- Travel
- Cash back³



Mastercard®
Max Cash
Preferred Card

Cash back in the categories of your choice.

- 5% Cash Back** on two categories you choose – first \$2,000 in combined purchases each quarter⁴
- 2% Unlimited Cash Back** on one everyday category of your choice each quarter⁴
- 1% Unlimited Cash Back** on all other eligible purchases

Redeem⁵

- Cash back⁴

Get a great intro rate



Mastercard®
Platinum Card

Perfect for balance transfers and new purchases.

- Low Intro Rate** Save on interest with a great low introductory rate for an extended time
- Use for large purchases, unexpected expenses or last-minute necessities

Transfer Balances

- Pay down your other higher-rate credit card balances faster

Experience exceptional rewards and perks



Mastercard®
Travel
Rewards+ Card

Elevated travel and powered-up rewards.

- 4X Points** on travel, entertainment & recreation purchases⁶
- 4X Points** at gas stations & EV charging stations*
- 1.5X Points** on all other eligible purchases
- No caps** on points earned

*Excludes discount stores/supercenters and wholesale clubs

Redeem²

- Merchandise
- Gift cards
- Travel
- Cash back³



Mastercard®
Reserve
Rewards+ Card

Rich rewards on travel and more.

- 6X Points** on travel booked directly in the Rewards Center⁷
- 2X Points** on all other eligible purchases
- No caps** on points earned

Up to \$120 in statement credits to reimburse your TSA PreCheck® or Global Entry® application fee⁸

Redeem²

- Merchandise
- Gift cards
- Travel
- Cash back³

Personal Credit Cards: Earn rewards that fit your life.

Charts represent samples of amounts spent and rewards earned.

Mastercard® Everyday Rewards+ Card		Earn up to 4X points on your most frequent purchases	
Sample Quarterly Expenses	Spend	Points	
4X Dining, takeout & restaurant delivery ¹	\$1,200	4,800	
2X Grocery stores, grocery delivery, streaming services, gas & EV charging stations ¹	\$2,300	4,600	
1X all other purchases	\$4,000	4,000	
Total Quarterly Example	\$7,500	13,400	
Total Annual Points Example:		53,600	
(That's up to \$536) ²			

Mastercard® Travel Rewards+ Card		Earn 4X points per \$1 spent on eligible purchases	
Sample Quarterly Expenses	Spend	Points	
4X Travel	\$2,000	8,000	
4X Entertainment & recreation	\$1,500	6,000	
4X Gas stations & EV charging stations ⁶	\$1,000	4,000	
1.5X all other eligible purchases	\$3,000	4,500	
Total Quarterly Example	\$7,500	22,500	
Total Annual Points Example:		90,000	
(That's up to \$900) ²			

Mastercard® Reserve Rewards+ Card		Earn 6X points per \$1 spent on travel purchases	
Sample Quarterly Expenses	Spend	Points	
6X Travel booked directly in the Rewards Center	\$5,000	30,000	
2X all other eligible purchases	\$15,000	30,000	
Total Quarterly Example	\$20,000	60,000	
Total Annual Points Example:		240,000	
(That's up to \$2,400) ²			

Mastercard® Max Cash Preferred Card		Earn up to 5% cash back	
Sample Quarterly Expenses	Spend	Cash Back ³	
5% TV, internet & streaming services	\$500	\$25	
5% Home utilities	\$1,500	\$75	
2% Restaurants & food delivery	\$1,000	\$20	
1% all other purchases	\$3,000	\$30	
Total Quarterly Example	\$6,000	\$150	
Total Annual Cash Back Example:		\$600	

Max Cash Categories

5%

Cash Back Categories:

- TV, internet & streaming services
- Fast food
- Cell phone providers
- Department stores
- Home utilities
- Furniture stores
- Electronics stores
- Recreation
- Entertainment

2%

Cash Back Categories:

- Grocery stores & grocery delivery*
- EV charging and gas stations & ground transportation*
- Restaurants & food delivery

*Excludes discount stores/supercenters and wholesale clubs

For more information, please contact:

Representative name:

Phone number:

Email address:

¹ You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points (4 Points total) for every \$1 in eligible net purchases each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. **IMPORTANT CHANGE: Effective April 22, 2025**, you will earn 3 Points (4 Points total) for every \$1 on your first \$2,000 each quarter on restaurant, fast-food restaurant or bar purchases. You will earn 1 additional Point (2 Points total) for every \$1 on purchases in the following categories: grocery store and supermarket (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart); and qualifying streaming subscription services. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

² Maximum Point value applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

³ Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁴ Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. **IMPORTANT CHANGE: Effective April 22, 2025**, all purchases in the following everyday categories: Grocery Stores/Grocery Delivery and Gas Stations/EV Charging Stations at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1%. Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within 1-2 statement billing cycles or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

⁵ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁶ You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station, electric vehicle charging station, entertainment, and recreation category codes. **IMPORTANT CHANGE: Effective April 22, 2025**, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station and electric vehicle charging station (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), entertainment, and recreation category codes. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

⁷ You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

⁸ Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. You will receive a statement credit for your application fee within 1-2 billing cycles. Please view the Guide to Benefits at mycardgdb.com/reserverewardsmc for further card benefit details including full terms and conditions. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.