

Visa® Platinum Secured Credit Card

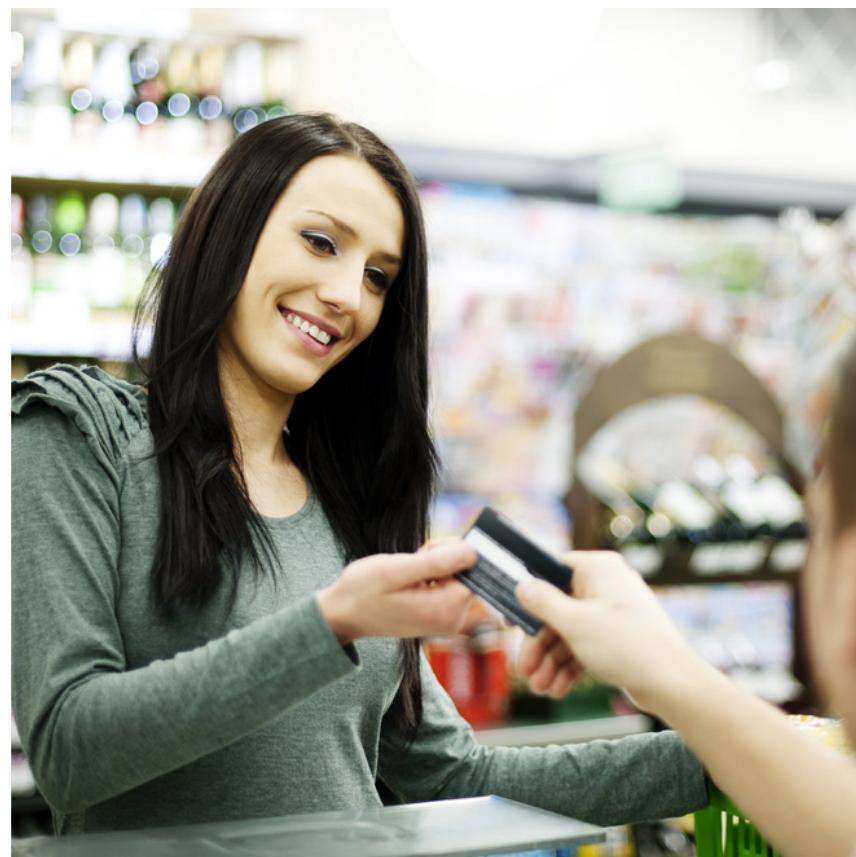
Platinum Secured

The Platinum Secured Credit Card is a great way for cardholders to establish or improve credit when they maintain a good payment history.

- Cardholder provides an upfront deposit from \$300 to \$5,000 (\$100 increments).
- The deposit sets the credit limit, subject to credit approval.
- 13 months after opening the account a cardholder "could" be eligible for an unsecured card and get the deposit returned.

Rates and Fees

- Annual Fee¹: \$29.00
- Purchase and Balance Transfer APR: 18.99%



Card Features and Benefits

- Free FICO® Score²
- Financial Education
- Online account management at MyCardStatement.com
- Contactless Cards
- Fraud Monitoring
- Email & Text Fraud Alerts
- Mobile Payments
- Travel Accident Insurance (\$150K)*
- 24/7 U.S. based customer service

Visa Enhancements

- Purchase & Extended Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Emergency Cash Disbursement
- Travel & Emergency Assistance
- Zero Fraud Liability
- ID Navigator Powered by NortonLifeLock³



WEST SHORE BANK

¹Your Annual Percentage Rate (APR) will vary based on the U.S. Prime Rate as published in the Wall Street Journal. We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed 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. The APR shown here is based on a 3.25% Prime Rate. The APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 15.74% and for Cash Advances is 18.74%. The Secured Credit Card APR is currently 18.99%. This APR is accurate as of April 30, 2020 and subject to change. To find out what may have changed, contact us or check our website for the current rate. For each billing period, the Fees Annual Fee \$29.00, Transaction Fees, Balance Transfer, Cash Advance either \$5 or 3% of

each balance transferred, whichever is greater, Foreign Transaction 1% of the U.S. dollar amount of each transaction made in a foreign currency, in U.S. dollars outside the U.S., or (whether in a foreign currency or in U.S. dollars) with a foreign merchant. Penalty Fees, Late Payment up to \$40.00. Over-the-Credit Limit \$0.00. Returned Payment Up to \$40.00. Subject to credit approval. This card is issued by TCM Bank, N.A.

²FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

^{*}Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

³No one can prevent all identity theft.