

## Choose a credit card that puts you in control of your finances.

First Bank's credit cards give you the flexibility, reliability, and convenience you need. Whether you are traveling around the corner or around the globe, use your First Bank Mastercard® credit card at supermarkets, gas stations, restaurants, airlines, hotels, stores, and online merchants.

- Take advantage of Apple Pay®, Samsung Pay®, and Google Pay®+ contactless payment technology on supported devices.¹
- View balances, transactions, statements, and payments with real time access.
- Manage expenses with secure, online access 24 hours a day, 7 days a week.
- Travel with confidence with Mastercard's worldwide acceptance and the first-class client experience you've come to expect from First Bank.

# **PLATINUM MASTERCARD**

- Special introductory APR on purchases and balance transfers\*
- Lower APR for those that carry a balance from monthto-month

### Great for:

- Anyone who carries a balance and prefers to revolve credit with a low APR
- Clients that want a competitive APR
- Anyone focusing on consolidating or paying off debt

## PLATINUM REWARDS MASTERCARD

- A great rewards card that gives you 1% cash back for every dollar you spend<sup>2</sup>
- No limit the amount of cash back you can earn<sup>2</sup>
- Special introductory APR on balance transfers\*
- Earn a \$50 cash back bonus once you spend \$1,000 on purchases within the first 90 days of account opening<sup>3</sup>

#### Great for:

- Clients who want rewards
- Anyone who wants limitless cash back earning<sup>2</sup>
- Those planning to payoff balances each month

# Ready to get started?

Our team is prepared to discuss these cards in further detail and to help you choose the card that will benefit you the most.

# Apply Today!

Scan this code to get started.



# **LOW RATE PLATINUM MASTERCARD**

- Our lowest APR credit card for those looking to pay off higher interest debt\*
- Lowest balance transfer offers\*
- Great option for transferring balances from higher rate credit cards\*

#### Great for:

- Clients who desire a low variable APR
- Those wanting to consolidate with a low APR
- Anyone who wants to pay off bills over time with less interest

## **WORLD MASTERCARD**

- No limit to the cash back you can earn<sup>2</sup>
- Receive 3% cash back on travel and dining, 2% cash back on gasoline purchases and 1% cash back on everything else<sup>2,4</sup>
- Earn a \$500 cash back bonus once you spend \$5,000 on purchases within the first 90 days of account opening<sup>3</sup>

### Great for:

- Clients with excellent credit
- Those who prefer a higher line and enhanced rewards
- Clients who pay off larger purchases each month

All cards are subject to credit approval. Ask for details.

Mastercard® is a registered trademark of Mastercard International Incorporated. Certain restrictions, limitations, and exclusions apply. Please consult your Guide to Benefits for specific benefit configuration.

\*See Terms and Conditions for complete details. Balance transfers are subject to available credit.

1 Apple Pay\$ is a registered trademark of Apple, Inc. Samsung Pay\$ is a registered trademark of Samsung Electronics Co., Ltd. Google Pay\$ is a registered trademark of Google LLC.

2 For details on Rewards Program, please visit https://firstbank.myapexcard.com/#p=application/rewardsTerms. Rewards options are subject to change without notice.

3 Upon approval, a letter will be mailed acknowledging your new account. The Rewards Bonus period begins on the date of the new account letter and ends 90 days later. For details on Rewards Program, please visit https://firstbank.myapexcard.com/#p=application/rewardsTerms. Rewards options are subject to change without notice.

4 We group similar merchant category codes into Purchase Categories that are used to calculate the stated rewards. We make every effort to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not provide us with the merchant code that will fall within that Purchase Category. Because of this, we cannot guarantee that a purchase will qualify for more than the standard 1% (one percent) cash back as any purchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional rewards cash back.

If you do not meet our criteria for the World card, you may be considered for the Mastercard Platinum Rewards card.



Wealth Management
Personal Banking
Mortgage
Business Banking