

## First Citizens Bank Personal Credit Cards

We make it easy to choose the credit card that is right for you – three cards are available with two options: Low Rate Card or Preferred Points Card.

- Visa® Classic
- Visa® Platinum
- Gold MasterCard®



### Personal Cards – Low Rate

#### Benefits

- Competitive annual percentage rate (APR).\*
- 24-hour toll-free live customer assistance available at 800-367-7576.
- Online account information available 24/7 at [www.cardaccount.net](http://www.cardaccount.net).
- Rental car collision damage waiver protection.
- Unlike some card offers, the APR\* for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

#### Features

- No annual fee.
- Low introductory rate for the first six months.\*
- Competitive ongoing APR.\*
- 25-day interest-free grace period on all purchases. No grace period on cash advances.

#### Fees

- Other fees may be charged, these fees are listed on the [downloadable application](#).

### Personal Cards – Preferred Points

First Citizens Bank's credit cards provide purchasing power and shopping convenience at millions of locations around the world. Your dreams can become a reality from rewards earned with **First Citizens Preferred Points**. With a Personal Preferred Points Card, you choose from a variety of rewards including cash, travel, great merchandise and gift certificates.

#### Benefits



- Use your Preferred Points Card to earn points that you can redeem for rewards. Earn one point for each dollar spent, up to 10,000 points per month.
- Redeem your rewards points for cash-back awards, retail gift cards, travel and a wide variety of merchandise including cameras, mp3 players, home theater systems, portable DVD players, sporting equipment, jewelry, luggage, electronics, video game equipment, gift cards and more.
- 24-hour toll-free live customer assistance available at 800-367-7576.

- Online account information available 24/7 at [www.cardaccount.net](http://www.cardaccount.net).
- Rental car collision damage waiver protection.
- Unlike some card offers, the APR\* for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

#### Features

- No annual fee.
- Low introductory rate for first six months.\*
- Competitive ongoing APR.\*
- 25-day interest-free grace period on all purchases. No grace period on cash advances.
- Cash advances can be made for up to 50% of the credit line.
- To view or redeem rewards points, visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.



#### Fees

- Other fees may be charged, these fees are listed on the [downloadable application](#).

### To Apply Now

- Download the PDF [application](#).
- Type the information and then print the application (you cannot save the document, so print an extra copy for yourself), or print it and then complete it using a blue or black pen. Paper applications are also available at our local branch office.
- Fax your completed application to the Card Service Center at 972-650-7054.

### Or mail your completed application to:

Card Service Center  
PO Box 569120  
Dallas, TX 75356-9120

\*Please see application for information about current APRs and fees.

