



DO FOR SELF

THE LENDERS GUIDE
GETTING YOUR APPROVALS



CONSUMER LAW EXPERT
DARAINÉ DELEVANTE



TABLE OF CONTENTS

TABLE OF CONTENTS

DISCLAIMER

CREDIT TALK

PRE- QUALIFICATIONS

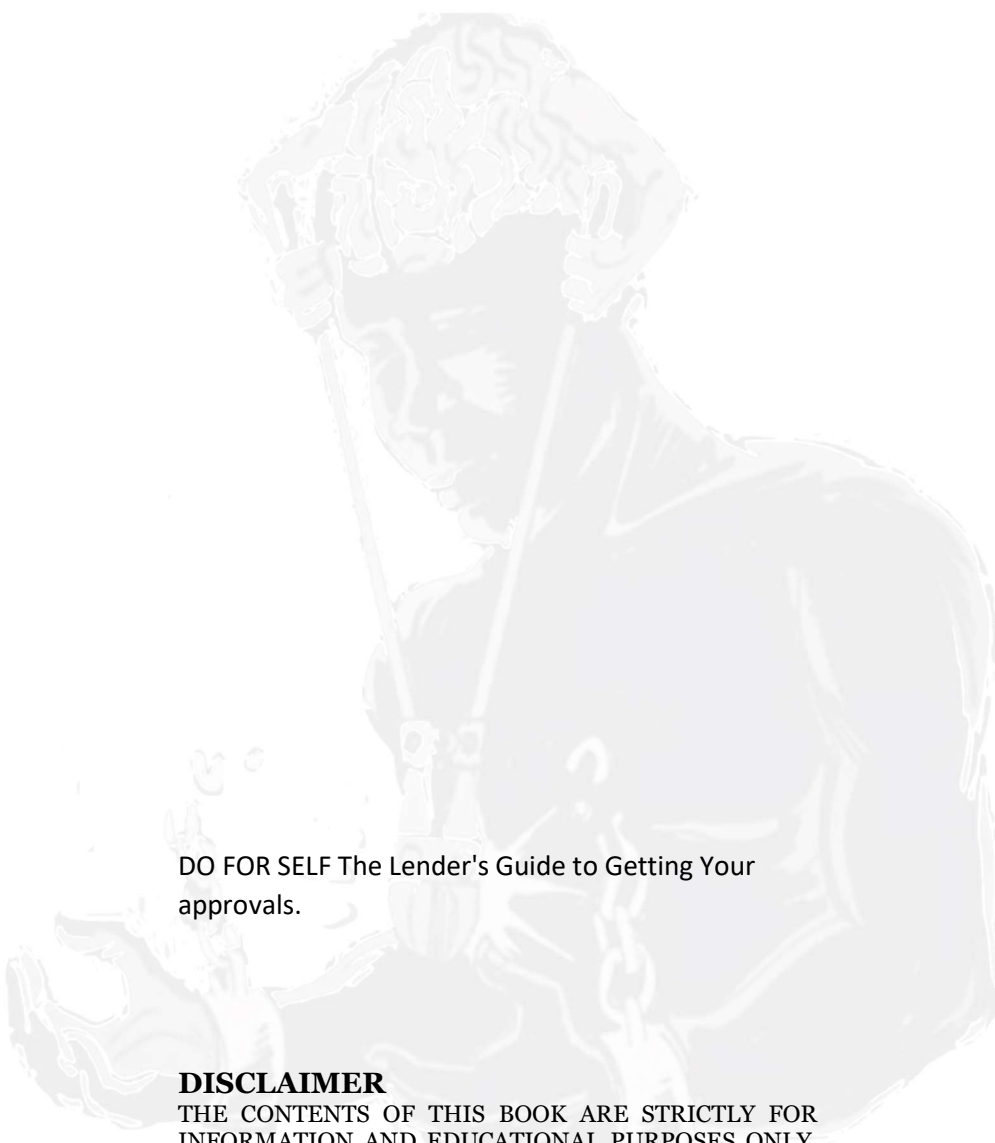
SECURED CARDS | REBUILDING
CREDIT

PERSONAL | BUSINESS CREDIT

AUTO FINANCING

BANKS | CREDIT UNIONS |
MERCHANTS

WHICH CREDITOR IS RIGHT FOR YOU

A large, faded, grayscale image of a person wearing a hooded garment, possibly a robe or a heavy jacket, is visible in the background. The person's face is partially obscured by the hood, and they appear to be looking down or away from the camera. The image has a high-contrast, almost stencil-like quality.

DO FOR SELF The Lender's Guide to Getting Your approvals.

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CREDIT TALK

Now that you know how to clean and build out your credit profiles because you read “DO FOR SELF The Educated Consumers Guide To Repairing Your Own Credit,” and “DO FOR SELF A Guide on Removing Your Bankruptcy”. You now have the power to influence the credit scores you will see on your credit reports.

Next on the list is knowing where auto dealers, credit card companies, credit unions, merchants, bankers and loan officers pull from what credit score is needed to get approved.

In here I will give you the secret sauce, a look inside the lenders guide to getting your approvals. With this Guide you can now plan your systematic attack when we go for personal and Business funding.

Based on the results you experience you can add notes to this and start to create your own tracking with whichever credit bureau is pulled when applying for a specific tradeline!

If there is a known credit score that is required for that specific institution, it will be in parenthesis, for example, (640+). Any other requirements that we know of will be mentioned as well.

If there is no note or credit score requirement next to an institution than we do not have enough information on that currently to make a statement.

Before you start your process, you will need a copy of your most recent credit report from all 3 Credit Bureaus (Experian, Equifax & TransUnion). We recommend using MyScoreIQ as your credit monitoring service provider.



my**SCOREIQ**[®]

<https://member.myscoreiq.com/get-fico-preferred.aspx?offercode=432125UK>

If you find derogatory information on your credit profile, you will need to have the following removed from your credit profile, **PRIOR** to applying for any credit cards.

- Inquiries
- Late Payments
- Collections
- Charge-offs
- Inaccurate, Obsolete or Erroneous files
- Public Records Etc...
- My two previous ebooks will remove any of the above listed negative or derogatory item off your credit reports.

Both ebooks are available on my website or linktree;

DO FOR SELF The educated Consumers Guide To Repairing Your Own Credit," and "DO FOR SELF A Guide on Removing your bankruptcy".

Now you are ready to create your very own "**CREDIT BLUEPRINT**" and map towards the financial destination you desire by knowing exactly which credit cards you want/should apply for.

STEP 1:

Verify that your credit scores meet the requirements as outlined in this guide with respect to the corresponding lender or the creditor is pulling from.



STEP 2:

Open multiple tabs in your internet browser (I recommend that you apply on a desktop or laptop rather than a mobile device). Enter the website address of each credit card application you are going to complete, having each one in a separate tab.

STEP 3:

Now that you have the separate tabs open go ahead and fill out each application completely, but **DO NOT CLICK SUBMIT JUST YET!**

STEP 4: Once you have filled out each credit application separately, you are ready for the final step. Which is to now click the "**SUBMIT**" button of each and every application, one after the other...back to back, within a few seconds of each other. It is extremely important that you **DO NOT WAIT** several minutes, hours or days because delaying this process may not get you the results you are looking for. Be sure to utilize our process outlined in the steps above, as many of our clients have seen incredible results.

One of the simplest way/s to find pre-qualified offers is to search on a particular bank's website under their menu option. You would normally see a tab labeled "Credit Cards" and see if there is a section that for **Pre-Qualified Offers**. In addition, if you have a credit monitoring service, you might see an offer on those sites as well.

Be prepared to provide the following information, as some pre-qualified offers may request:

- Full Name
- Address
- Date of Birth
- Last 4 digits of your SSN
-



Pre-Qualified Offers **DOES NOT** guarantee that you will be approved for a credit line. Make sure you verify which bureau the bank is pulling from, and that you meet the credit qualifications prior to submitting an application.





PRE-QUALIFICATION





PRE-QUALIFIED OFFERS

Capital One: (Business Cards Require A Personal Guarantor, and pulls from ALL 3 Credit Bureaus)

<https://www.capitalone.com/credit-cards/prequalify/>

Bank of America:

<https://secure.bankofamerica.com/secureoffers/public/customizedOffers/>

Chase Bank: <https://www.chase.com/prequalified>

Discover:

<https://www.discovercard.com/application/website/prequal>

American Express: (Hardest Cards to Get Approval)

<https://www.americanexpress.com/us/credit-cards/check-foroffers/>

CitiBank:

This is a relationship bank. They make it easier to get personal and business credit cards if you already have a line of credit, checking, savings or investment account with them.

[https://www.citicards.com/cards/credit/application/flow.action?
isInvitation=Y](https://www.citicards.com/cards/credit/application/flow.action?isInvitation=Y)





PRE-QUALIFIED OFFERS

Personal loan and debt consolidation sites like Prosper and LendingClub also have pre-qualification offers.

Prosper Loans: <https://www.prosper.com>

LendingClub: <https://www.lendingclub.com>

Wells Fargo:

They DO NOT offer credit cards unless you are already a customer with them.

Store Cards from Synchrony Bank does not offer any kind of pre-qualification.

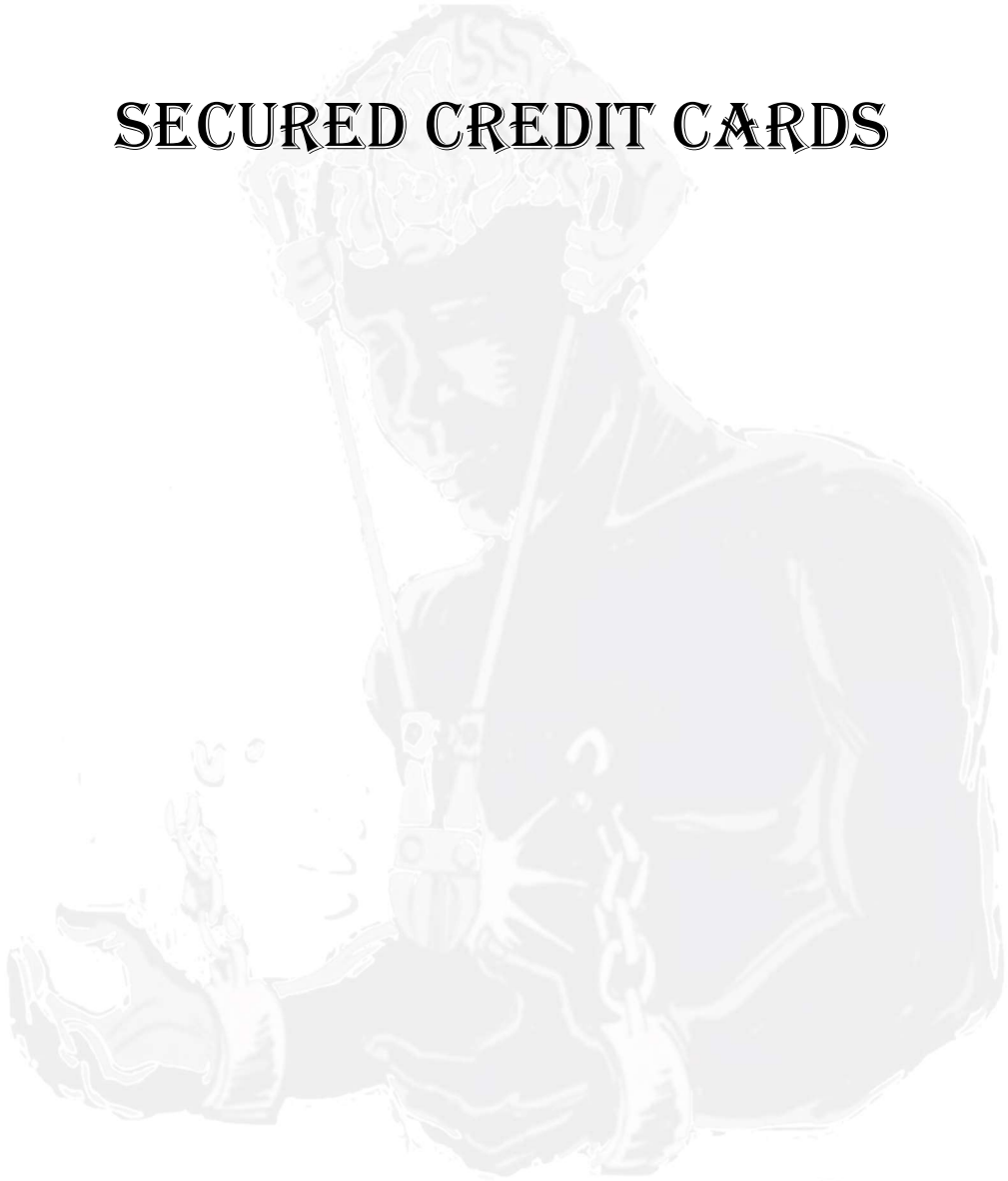
Store cards from Banks occasionally will offer prequalification's. Check out their website or call them to get more information.

Our recommendation is that if you get denied by them, DO NOT agree to the suggested site they give you which will do another pre-qualification. Most people don't know this, but those are sub-prime providers, a.k.a. high interest & terrible terms. They are not worth it!





SECURED CREDIT CARDS





OpenSky:

<https://www.openskycc.com/>

- No Credit Score Approval
- Refundable Deposit of \$200 - \$3000
- Annual Fee: \$35

Reports to Experian, Equifax & TransUnion

First Progress Platinum MasterCard:

<https://start.progresscredit.com/apply#step1>

- No Credit History or Minimum Credit Score Required
- Refundable Deposit of \$200 - \$2000
- Annual Fee: \$49

Reports to Experian, Equifax & TransUnion

Discover IT Secured Credit Card:

<https://www.discover.com/credit-cards/secured/>

- Cash back up to 2% on grocery & gas (*ONLY*), and earn unlimited 1% cash back on all other purchases





- Minimum Deposit \$200
- No Annual Fee
- Reports to Experian, Equifax & TransUnion

SECURED CREDIT CARDS

Hard Inquiry on your credit report. Should have a 640-credit score.

Capital One Secured:

<https://www.capitalone.com/credit-cards/secured-mastercard/>

- No Annual Fee
- Refundable Deposit - \$49, \$99 or \$200 minimum
(depending on what you get approved for)
- Hard Inquiry on all 3 credit bureaus. Can be approved with a credit score in low 500s
- Choose your own monthly due date
- Reports to Experian, Equifax & TransUnion

USAA Secured Platinum & USAA Secured American

Express

- Open an Interest Bearing 2-year Certificate of Deposit (CD) with a deposit of \$200 - \$5000. The security deposit earns interest for the card





- Free credit score access
- Account upgrades
- Reports to Experian, Equifax & TransUnion

Wells Fargo Secured Business Card

- Deposit: \$500
- Foreign Transaction Fees
- Annual Fee: \$25

CREDIT CARDS FOR *Re-BUILDING* CREDIT

Capital One Quick Silver: (*Rebuilding Credit*)

<https://www.capitalone.com/credit-cards/quicksilverone/>

- Pulls from **Experian** Credit Bureau
- Requirements: 580+ credit score
- Earn 1.5% cash back on every purchase, every day

Get access to a higher credit line after making your first 5 monthly payments on time

- Great card for those with no credit history or a low credit score
- Annual Fee: \$39
- Reports to Experian, Equifax & TransUnion

Capital One Platinum: (*Rebuilding Credit*) <https://www.capitalone.com/credit-cards/platinum/>

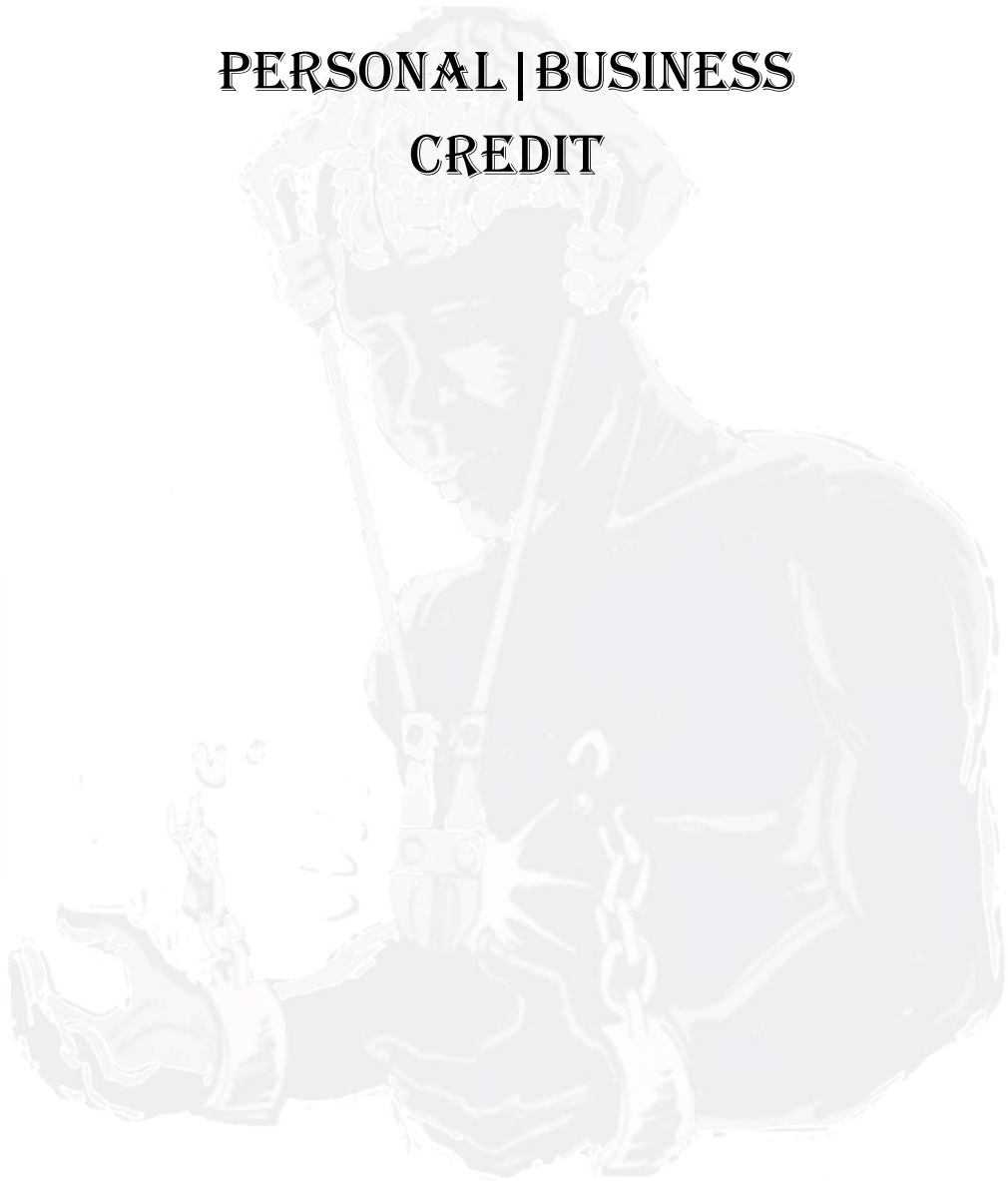




- Pulls from **Experian** Credit Bureau
- Requirements: 580+ credit score
- Get access to a higher credit line after making your first 5 monthly payments on time
- Excellent card for those with no credit history or a low credit score
- Annual Fee: \$0
- Reports to Experian, Equifax & TransUnion



PERSONAL | BUSINESS CREDIT





PERSONAL | BUSINESS CREDIT

American Express Charge / Credit Cards

Pulls from **Experian** Credit Bureau with a credit score of 700+ (*some cards may vary in scores*). In addition, you cannot have any derogatory marks, nor bankruptcies on your credit profile. Inquires that are under 4 months are new and need to be aged around 6 months or more before applying for any of AMEX Business Charge cards, Business cards do not report to personal credit bureaus however they will report to consumer credit bureau if you default.

Delta SkyMiles Gold Amex - **Personal**

- Requirements: 660+ credit score for \$5000 limit

Cash Magnet Card - **Personal**

- Earn \$150 statement credit after you spend \$1000 on the card within the first 3 months
- Unlimited 1.5% Cash Back: Redeemable for Gift Cards, Merchandise and/or Statement Credit ● Annual Fee: \$0

Blue Cash Everyday - **Personal**

- Earn \$150 statement credit after you spend \$2000 on the card within the first 6 months
- 3% Cash Back at US Supermarkets (up to \$6000 per year in purchases. After that there cash back is 1%) ● Earn 2% Cash Back US gas stations and select US Department Stores. Earn 1% Cash Back on all other purchases ● Annual Fee: \$0





PERSONAL | BUSINESS CREDIT

American Express Charge / Credit Cards

The Blue Business Plus Card

- Requirements: 690+ credit score
- 2x points on business purchases up to \$50,000 annually, 1x after. Spending the \$50,000 cap on double points reduces the card's value for businesses with high operating expenses • Annual Fee: \$0

Business Platinum Card

- Requirements: 690+ credit score
- Welcome Offer: Earn up to 120,000 Membership

Rewards® Points

- Earn 120,000 Membership Rewards® Points after you spend \$15.
- Get 5x Membership Rewards® Points on flights and prepaid hotels on amextravel.com
- Access more than 1,200 airport lounges across 130 countries and counting, including the amazing Centurion®

Lounges

- \$200 Airline Fee Credit
- Annual Fee: \$595. Keep in mind that the fee is a deductible business expense





PERSONAL | BUSINESS CREDIT

American Express Charge / Credit Cards

The Blue Business Cash Card

- Requirements: 690+ credit score
- Earn 2% Cash Back on all eligible purchases on up to \$50,000 per calendar year
- Cash Back automatically applied as a monthly statement good for re-investing back into the business
- Welcome Offer: 0.0% Intro APR on purchases and balance transfers for 12 months, then a variable rate, 14.74%, 17.74% or 20.74%
- The \$50,000 cap on 2% Cash Back makes this card a poor fit for businesses with high expenses
- Annual Fee: \$0

The Plum Card -

- Requirements: 690+ credit score
- Welcome Offer: \$0 Intro offer for 12 months, then \$250 per year annual fee
- Get a .5% discount when you pay early, with no cap on what you can earn back
- This a Charge Card: Balances are due in FULL by the statement end date

PERSONAL • BUSINESS CREDIT

Bank of America

Business Advantage Travel Rewards World

- Requirements: 720+ credit score
- Earn 1.5% on every dollar you spend
-





Welcome Offer: 0% on purchases for 9 billing cycles from account opening. Earn 30,000 bonus points when you make at least \$3,000 in net purchases within 90 days of your account opening which can be redeemed for a \$300 statement credit towards travel purchases.

- Annual Fee: \$0
- International Fee: \$0

Additional Info:

Client data - Pulled from **TransUnion** Credit Bureau (650+ credit score)

Approved for \$9K business line with 722 FICO, 6 inquiries **PERSONAL • BUSINESS CREDIT**

Capital One

Capital One Venture - Personal

- Pulls from **Experian & TransUnion** Credit Bureau
- Requirements: 680+ credit score + \$5,000 in Credit Limit (CL) on credit profile
- Earn 20,000 mile sign up bonus (worth \$200) once you spend \$1,000 on purchases within 3 months from account opening
- Welcome Offer: 0% Intro APR on purchases for 12 months; 13.74% - 23.74% variable APR thereafter • Earn 10x miles on hotels booked and paid through hotes.com/venture (can be transferred to 12 airline partners)
- Earn 1.25 miles on every purchase Annual Fee: \$0
-

Capital One Spark Classic - Business

- Requirements: 600+ Credit Score
- 1.0% Cash Back on every purchase
-





24.49% variable APR. Not a good card to carry high balances due to the variable APR • Annual Fee: \$0

Spark Cash Select - **Business**

- Requirements: 670+ Credit Score
- 1.5% Cash Back on every purchase
- Annual Fee: \$0

PERSONAL | BUSINESS CREDIT

Capital One

Spark Cash - **Business**

- Requirements: 670+ Credit Score
- 2% Cash Back on every purchase
- Annual Fee: \$95, waived the 1st year. Need to spend at least \$4,750 annually to break even

Spark Miles - **Business**

- Requirements: 670+ Credit Score
- 2 miles per dollar spent on every purchase
- Annual Fee: \$95, waived the 1st year. Need to spend at least \$4,750 annually to break even

Spark Miles Select - **Business**

- Requirements: 670+ Credit Score
- 1.5 miles on every dollar spent
- Annual Fee: \$0





PERSONAL | BUSINESS CREDIT

Chase Bank

Pulls from **Experian** Credit Bureau. Scores vary differently with Business Credit Cards vs Consumer Credit Cards. In addition, you cannot have any derogatory marks, nor bankruptcies on your credit profile. Business cards will report to consumer credit bureau if you default and are seriously delinquent

Chase

- Requirements: 750+ Credit Score (on a \$10,000 limit)

Chase Amazon

- Requirements: 750+ Credit Score (on a \$7,000 limit)

Chase Freedom

- Requirements: 750+ Credit Score (on a \$7,000 limit) Earn \$150 bonus after you spend \$500 on purchases in the first 3 months. Unlimited 1.5% cash back on all purchases
- 0% Intro APR for 15 months from account opening on purchases & balance transfers, then a variable APR of
16.49% - 25.24%
- 3% Intro balance transfer fee when you transfer a balance during the first 60 days with a minimum of \$5
- Annual Fee: \$0

PERSONAL • BUSINESS CREDIT

Chase Bank

Chase Ink Bold

- Requirements: 720+ Credit Score (on a \$15,000 limit)





Chase Sapphire Preferred

- Requirements: 720+ Credit Score (on a \$18,000 limit)

Chase Southwest Plus

- Requirements: 750+ Credit Score (on a \$3,500 limit)

Chase Amazon Rewards®

- Requirements: 750+ Credit Score (on a \$7,000 limit)

Chase United Explorer

- Requirements: 720+ Credit Score (on a \$19,500 limit) **PERSONAL | BUSINESS CREDIT**

Chase Bank

Chase Ink Business Preferred

- Requirements: 690+ Credit Score
- Earn 100,000 bonus points after you spend \$15,000 on purchases in the first 3 months. That's \$1,000 toward travel when you redeem through Chase Ultimate

Rewards®

- Points are worth 25% more when you redeem for travel through Chase Ultimate Rewards®
- Earn 3 points per \$1 on the first \$150,000 spent in combined purchases in the following categories each account anniversary year:
 1. Travel
 2. Shipping Purchases
 3. Internet
 4. Cable





5. Phone Services
 6. Advertising Purchases with social media sites and search engines
- Annual Fee: \$95

PERSONAL | BUSINESS CREDIT

Chase Bank

Chase Ink Business Cash Earn \$750 bonus

- cash-back
- Earn 5% cash back on the first \$25,000 spent in combined purchases at office supply stores. As well as the Internet, Cable and Phone Services
- Earn 2% cash back on the first \$25,000 spent on combined purchases at gas stations and restaurants
- 0% Intro APR for 12 months on purchases, then a variable APR of 14.74% - 20.74%
- Annual Fee: \$0

Chase Ink Business Unlimited

- Earn \$500 bonus cash back after you spend \$3,000 on purchases in the first 3 months after account opening
- Earn unlimited 1.5% cash back rewards® on every purchases made for your business
- 0% Intro APR for 12 months from account opening on purchases and balance transfers. Then a variable APR of 14.74% - 20.74%
- Annual Fee: \$0





PERSONAL | BUSINESS CREDIT

Chase Bank

United MileagePlus Business

- Earn 50,000 miles after spending \$1,000 in the first 3 months
- For 2 miles for every \$1 for all purchases with United Airlines, Restaurants, Gas Stations, Office Supply Stores
- 2 one-time lounge passes annually
- Free checked bag for cardholder and companion
- Annual Fee: \$95 is waived for the first year

Southwest Rapid Rewards® Performance Business

- Earn 70,000 Southwest miles after spending \$5,000 in the first 3 months after card approval
- Earn 3 miles for every dollar spent on Southwest Airlines, and 2 miles for every dollar spent on Social Media, Search Engines, Internet, Cable and Phone Services. In addition, earn 1 mile for every dollar on all other purchases
- Earn 9,000 Southwest miles at card expiration / renewal period

PERSONAL • BUSINESS CREDIT

CitiBank

CitiBank Best Buy

- Pulls from **Equifax** Credit Bureau

Citi American Airlines Platinum

- Pulls from **Experian** Credit Bureau
-





Requirements: 720+ Credit Score (on a \$6,500 limit)

Citi Double Cash / Citi Thank You Premier

- Pulls from **Experian** Credit Bureau
- Requirements: 720+ Credit Score (on a \$6,800 limit)

CitiBank Costco Card

- Costco Membership is required.
- Earn 4% cash back at gas stations worldwide, including Costco (up to \$7,000 in purchases per year)
- Earn 3% cash back on travel purchases and at restaurants
- Earn 2% cash back at Costco and Costco.com
- Earn 1% cash back on all other purchases
- No Foreign Transaction Fees
- Late Payment Penalty variable APR 29.99%

Annual Fee: \$0 for Costco Members

PERSONAL | BUSINESS CREDIT

CitiBank

CitiBusiness AAdvantage Platinum Select World

- Earn 65,000 welcome bonus miles after spending \$ 4,000 in purchases within the first 4 months of account opening.
- Earn 2 miles per dollar spent on American Airlines, Telecommunications, Satellite & Cable Providers, Car





Rentals, and Gas Stations

- Preferred boarding on American Airlines flights
- Free checked bag for the cardholder and up to 4 traveling companions
- Earn 25% statement credit for in-flight food, beverage, and Wi-Fi purchases
- No Foreign Transaction Fees
- Annual Fee: Waived the first year

PERSONAL • BUSINESS CREDIT

Barclays Bank & BBVA USA

Both Banks pulls from **Experian** Credit Bureau. Scores vary differently with Business Credit Cards vs Consumer Credit Cards. In addition, BBVA Business Credit Cards do no report to the credit bureaus

Barclays View MasterCard

- Requirements: 720+ Credit Score (on a \$3,500 limit)
- Earn 3X points on restaurant purchases (including takeout and delivery)
- Earn 2x points on internet, select streaming, phone, and TV services
- Earn 2X points on grocery store purchases (excluding Target and Walmart)
- Earn 1X points on all other purchases





BBVA USA (Banco Bilbao Vizcaya Argentaria)

- Requirements: 650+ Credit Score (on a \$2,000 - \$50,000 limit)

BBVA Compass Secured Business Card

- Limited States
- Deposit: \$500 minimum
- Credit limit equals 90% of security deposit

Choose one 3 points per dollar earning category, and one 2 points per dollar category every quarter

- Foreign Transaction Fees
- Annual Fee: \$40 waived first year

PERSONAL | BUSINESS CREDIT

Brex & Net 30 Accounts

Brex Card

- Requirements: No minimum credit score. Charged Card used for Business Start-ups, with at least \$100,000 in bank balance. Payment due IN FULL at the end of billing cycle.
- Earn 1x - 7x points (7x on Ride Shares, 4x on Travel, 3x on Restaurants, 2x on Software Subscriptions and 1x on other purchases)
- Promotion: Earn 75,000 in Brex Rewards® Points upon signup and card fees are waived for life (equal to \$750+ value)
- Annual Fee: \$0





Net30

Building Business Credit. Payment due IN FULL at the end of billing cycle. No hard inquiry or personal guarantor needed, but they will ask for your SSN (email to verify if this is still accurate).

Best Buy Business

<https://www.bestbuy.com/site/electronics/bestbuybusiness/pcmcat230900050001.c?id=pcmcat230900050001>

- Online payments only

PERSONAL | BUSINESS CREDIT

Brex & Net 30 Accounts

Southwest Airlines

<https://creditcards.chase.com/southwest/business-credit-card> • Credit Card is offered by Chase Bank

TigerDirect • <https://www.tigerdirect.com/business/aboutus.asp>

Additional companies and platforms that offer NET30 Accounts:

- Social Media
- Internet Service Providers
- Cable Companies
- Phone Companies





AUTO FINANCING

Auto Financing Companies may use different Credit Bureaus to pull credit profiles. In addition, Credit Scores and financing terms will vary differently.

BMW Financial Services:

- Pulls from **Experian** Credit Bureau
- Requirements: 695+ Credit Score (on a \$50,000 Lease)

Capital One Auto Finance:

- Pulls from **Experian** Credit Bureau
- Requirements: 650+ Credit Score (Proof of Income, at least \$30,000)

Car Smart

- Pulls from **Experian, Equifax & TransUnion** Credit Bureau

Carmax

- Pulls from **TransUnion** Credit Bureau

Chrysler Credit

- Pulls from **TransUnion** Credit Bureau, but does not report to D&B (Dunn & Bradstreet)

Credco Auto Reseller

- Pulls from **Experian & TransUnion** Credit Bureau



AUTO FINANCING

Digital Credit Union DCU Auto Loan

- Pulls from **Experian** Credit Bureau
- Requirements: 700+ Credit Score (on a \$25,000 Loan with Proof of Income)

Drive Finance Auto Financing

- Pulls from **Experian & TransUnion** Credit Bureau

Hertz Corporation

- Pulls from **Experian** Credit Bureau
- Requirements: 650+ Credit Score

Lexus Financial Services

- Pulls from Experian Credit Bureau
- Requirements: 690+ Credit Score (on a \$90,000 Lease)

Mercedes Auto

- Pulls from **Experian, Equifax & TransUnion** Credit Bureau





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Cash Back Cards

The benefits specific to these cards would include 1.5% on every purchase or rewards® earning at 1 point, per \$1 spent. In addition, there is a 10% bonus when redeeming points, and 1% cash back bonus for a \$1,000 spend level each month.

Walmart

<https://www.capitalone.com/credit-cards/walmart-rewards/>

- Pulls from **Experian** Credit Bureau
- Card is offered by Capital One

Wells Fargo Credit Card <https://creditcards.wellsfargo.com/cash-wise-visa-card?> • Pulls from **Equifax** Credit Bureau

Compass Bank CFNA Discover

- Pulls from **Equifax** Credit Bureau (about 50% of the time)

KEMBA Financial Credit Union

- Pulls from **Equifax** Credit Bureau
- Angie's List eligible

Michigan First Credit Union

- Pulls from **TransUnion** Credit Bureau (about 50% of the time)





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

Establishing credit with *Banks*, *Credit Unions* and various *Merchants* can include, but not limited to the following:

1. Fair to excellent credit required of the customer
2. Hard & Soft inquiry credit pulls; in some cases, there are merchants who might not pull a credit report at all.
3. Annual fees could vary from zero to a few hundred and opportunity for rewards® / discounts.

CBNA Credit Cards

- Various Banks / Merchants: Home Depot, L.L. Bean, Citibank, Shell Gas Station, Exxon Mobil (check before applying to make sure you meet the minimum credit score).
- Pulls from **Experian** Credit Bureau

Centric Credit Union Visa

- Pulls from **Equifax** Credit Bureau (depends on specific regions)
- Requirements: 530+ Credit Score (on a \$500 limit)
- Eligibility is based on income, job history and credit Annual Fee: \$0
-

Citizens Bank

<https://www.citizensbank.com/credit-cards/overview.aspx>

- Pulls from **Equifax** Credit Bureau (depends on specific region)

BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

Community First Credit Union



- Pulls from **Equifax** Credit Bureau (depends on specific regions)

Community

- Pulls from **Experian & TransUnion** Credit Bureau

Credit Union of Texas

- Pulls from **Equifax** Credit Bureau

Dell Computers Preferred Account

- Pulls from **Experian** Credit Bureau
- Requirements: 690+ Credit Score (on a \$1,500 limit)

Discover

- Pulls from **Experian & Equifax** Credit Bureau
- Requirements: 620+ Credit Score - (\$1,000 - \$5,000 limit on Experian)....647+ Credit Score - (\$750 limit on Equifax)

Elan Financial

- Pulls from **Experian & Equifax** Credit Bureau
- Card is offered by Flagstar Bank

FIA AMEX Fidelity American Express

- Pulls from **Experian** Credit Bureau
- Requirements: 740+ Credit Score (on a \$9,000 limit)





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

Fidelity AMEX Investment Rewards®

- Pulls from **Experian** Credit Bureau
- Requirements: 720+ Credit Score (on a \$12,000 limit)

Fidelity Investment Rewards® Visa Signature Card

- Pulls from **Experian** Credit Bureau
- Requirements: 750+ Credit Score (on a \$7,500 limit)

Financial National Bank

- Pulls From Experian Credit Bureau
- Requirements: 745+ Credit Score (on a \$5,000 limit)

FirstBank Credit (FNBO)

- Pulls from **Experian** Credit Bureau
- Requirements: 650+ Credit Score (on a \$1,500 limit)

First Bank & Trust (Mercury)

- Pulls from **TransUnion** Credit Bureau
- Requirements: 620+ Credit Score (on a \$2,000 limit)

FNBO (First National Bank of Omaha)

- Pulls from **Experian** Credit Bureau
- Requirements: 740+ Credit Score (on a \$8,500 limit)





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

First Data Merchant Services

Credit Card Merchant Account Processor Greater Texas FCU

- Pulls from **Experian** Credit Bureau Requirements: 620+ Credit Score (on a
- \$27,000 limit)

Home Depot

- Pulls from **Experian** Credit Bureau
- Requirements: 650+ Credit Score

HSBC

- Pulls from **TransUnion** Credit Bureau

Jared / Sterling Jewelers

- Pulls from **Experian** Credit Bureau
- Requirements: 600+ Credit Score (on a \$1,500 limit)

JCB Marukai Premium California

- Pulls from **Experian** Credit Bureau
- Requirements: 750+ Credit Score (on a \$5,000 limit with Proof of Income)

JCrew (Comenity)

- Pulls from **Experian** Credit Bureau
- Requirements: 600+ Credit Score (on a \$750 limit)





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

ChexSystems JP Morgan Chase Bank

- Pulls from **Equifax** Credit Bureau

JP Morgan Chase Business

- Pulls from **TransUnion** Credit Bureau

Kohls

- Pulls from **Experian** Credit Bureau
- Requirements: 560+ Credit Score (on a \$300 limit) Card offered by
- Capital One

Mercury First Bank & Trust

- Pulls from **TransUnion** Credit Bureau

Macy's

- Pulls from **Experian** Credit Bureau
- Requirements: 700+ Credit Score (on a \$1,000 limit)

NASA FCU Platinum Rewards®

- Pulls from **Experian** Credit Bureau

NASA Visa Platinum Cash Rewards®

- Pulls from **Experian** Credit Bureau
- Requirements: 735+ Credit Score (on a \$20,000 limit)





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

Navy Federal Credit Union (NFCU)

- Pulls from **Equifax & TransUnion** Credit Bureau

NFCU GoRewards® Visa

- Pulls from **Experian** Credit Bureau
- Requirements: 660+ Credit Score (on a \$1,000 limit)

NFCU - Business

- Pulls from **TransUnion** Credit Bureau

Nordstrom

- Pulls from **Experian** Credit Bureau
- Requirements: 620+ Credit Score (on a \$1,000 limit)

OneMain Financial

- Pulls from **Equifax** Credit Bureau

PayPal Cash Back Mastercard

- Requirements: 700+ Credit Score
- Earn 2% Cash Back on every purchase

PayPal Extras Mastercard

Requirements: 700+ Credit Score





BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

PEX Card

This card will start an Experian Business credit file

PNC Bank

- Pulls from **Experian** Credit Bureau
- Requirements: 750+ Credit Score (on a \$10,000 limit)

Prosper

- Pulls from **Experian** Credit Bureau
- Requirements: 640+ Credit Score (on a \$15,000 limit)
- Allows you to Pre-Qualify without a hard inquiry

Petal

- Pulls from **Experian** Credit Bureau
- Requirements: 650+ Credit Score (on a \$500 - \$5,000 limit)

RBS (Citizens Bank)

- Pulls from **Equifax** Credit Bureau

Red Check

- Pulls from **Equifax** Credit Bureau

Restoration Hardware

-





- Pulls from **Experian** Credit Bureau

Requirements: 700+ Credit Score (on a \$2,000 limit)

BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS

Compilation

Road Loans

- Pulls from Equifax Credit Bureau

Sam's Club

- Pulls from Experian Credit Bureau
- Requirements: 660+ Credit Score (on a \$700 limit)

SchoolsFirst FCU

- Pulls from **Experian** Credit Bureau
- Requirements: 660+ Credit Score (on a \$12,000 limit)

Sprint / T-Mobile

- Pulls from **Equifax & TransUnion** Credit Bureau

SunTrust Bank

- Pulls from **TransUnion** Credit Bureau

Stash (Synchrony)

- Pulls from **Experian** Credit Bureau

Security Services Bank

- Requirements: 650+ Credit Score

-





TD Signature Visa

- Pulls from **Experian** Credit Bureau

Requirements: 700+ Credit Score (on a \$5,000 limit)

BANKS | CREDIT UNIONS | ADDITIONAL MERCHANTS Compilation

Tempur-Pedic

- Card offered by Wells Fargo

TD Bank

- Pulls from **Experian** Credit Bureau

T-Mobile / Sprint

- Pulls from **Equifax & TransUnion** Credit Bureau

UMPQUA Card (Elan Financial Services)

- Pulls from Equifax Credit Bureau
- Requirements: 700+ Credit Score (on a \$5,000 - \$15,000 limit)
- 0% Intro APR for 20 months

USAA

- Pulls from **Equifax** Credit Bureau

Verizon Wireless

- Pulls from **Experian & Equifax** Credit Bureau

-



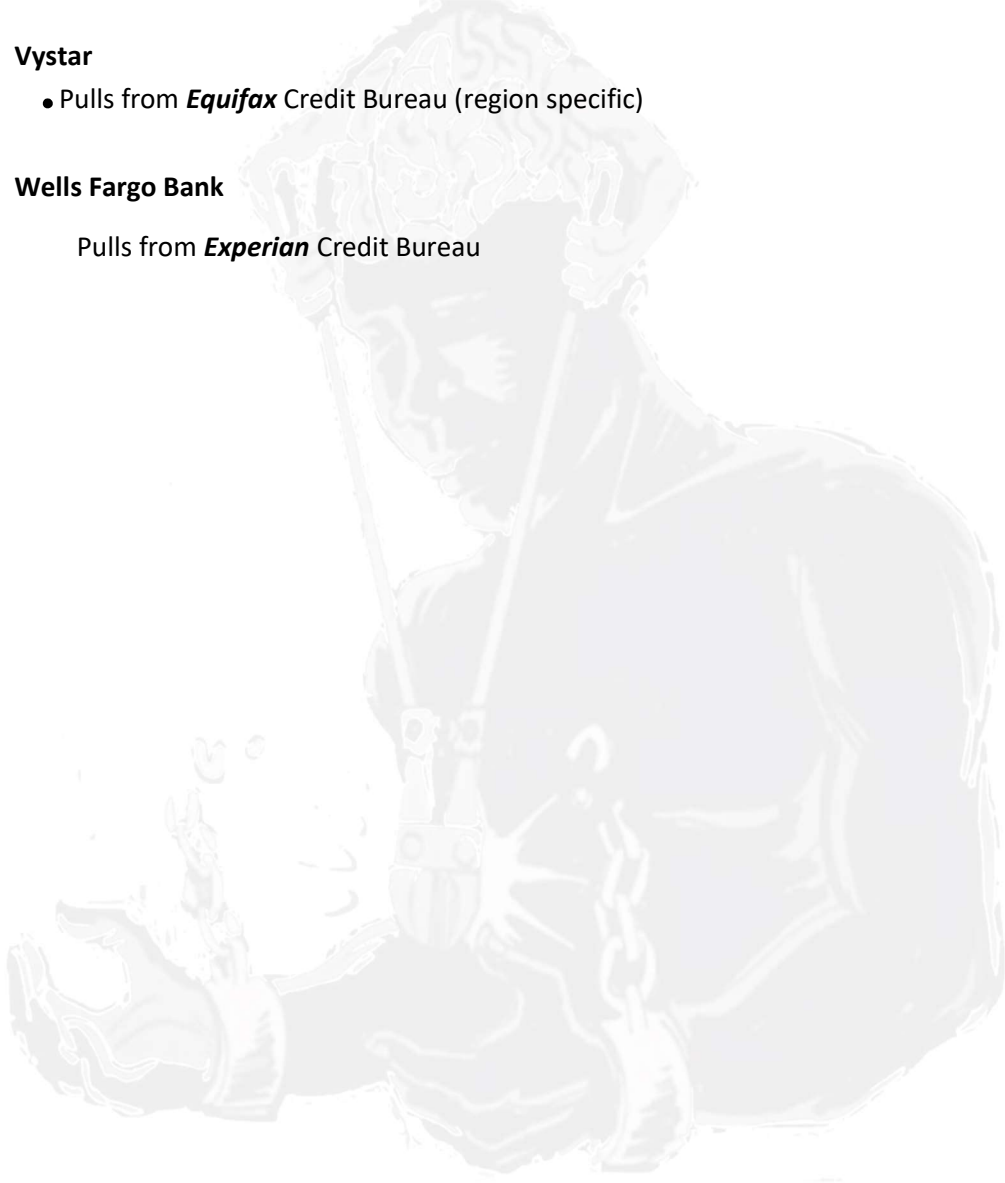


Vystar

- Pulls from **Equifax** Credit Bureau (region specific)

Wells Fargo Bank

Pulls from **Experian** Credit Bureau





What creditor is right for you?? WHERE TO APPLY FOR CREDIT?

The hard work has already been done for you. In the previous sections, you were exposed to certain criteria that gave you the advantage when seeking credit.

Now let's take a look at how you can use your knowledge when applying for credit based on your strongest credit score between the credit bureaus (Experian & TransUnion, unfortunately there is limited information for Equifax).

In this section, there are a list of Banks / Merchants **and** the Credit Bureau Agency they use which will give you an even greater advantage... **Lets GOOOOOOOOOOOOOOO lets take a look at what credit bureau they are pulling from Lets goooo!!!!**

EXPERIAN CREDIT BUREAU

Comenity Bank

Comenity Bank has several companies that offer credit / charge cards which pulls from **Experian** Credit Bureau. Some cards will offer instant approval, rewards®, and/or no annual fee. Approval process may vary based on credit scores, and certain stores are non-applicable based on your region.

- Abercrombie & Fitch
- American Home
- American Kennel Club
- Ann Taylor
- Appleseeds
- Arhaus Archarge
- Ashley Stewart





- Avenue
- Barney New York (This company has file Bankruptcy)
- Bealls Florida
- Bed Bath & Beyond
- Bedford Fair
- Big Lots
- BJ's Wholesale Club
- Blair
- Blue Nile
- Boscovs
- Brylane Home
- Buckle
- Burkes Outlet

EXPERIAN CREDIT BUREAU

Comenity Bank

- Camping World / Good Sam
- Catherines
- Chadwicks of Boston ▪ The Children's Place ▪ Christopher & Banks
- Colombian Emeralds
- Crate & Barrel





- David's Bridal
- Drapers & Damons
- DSW
- Eddie Bauer
- El Dorado Furniture
- Express Next
- Forever 21
- FullBeauty
- Gamestop
- Gardner-White
- Gordmans
- Haband
- Home & Garden Showplace
- Hot Topic
- HSN
- Iddeal
- JCrew (This company filed Bankruptcy in May 2020)
- J Jill
- Joss & Main (This company offers a pre-qualification)





EXPERIAN CREDIT BUREAU

Comenity Bank

- Lane Bryant
- Little Switzerland Jewels
- LOFT
- Marisota From JD Williams
- Meijer
- Modell's (This company has filed Bankruptcy)
- New York & Company
- Old Pueblo Traders
- Orbitz
- Overstock.com
- Requirements: 640+ Credit Score (on a \$2,200 limit)
- Palais Royal
- Peebles
- Piercing Pagoda
- Pier 1 Imports
- Pottery Barn
- Roamans
- Roomplace
- Restoration Hardware
- Smile Generation Financial





- Sportsman's Guide
 - Requirements: 680+ Credit Score (on a \$2,500 limit)
- Stage Stores
- Tile Shop
- Tog Shop
- Torrid





EXPERIAN CREDIT BUREAU

Comenity Bank

- Total Rewards®
- Trek
- True Value
 - Requirements: 640+ Credit Score (on a \$350 limit)
- Venus
- Victoria's Secret
 - Requirements: 640+ Credit Score
 - Only need the last 4 digits of your SSN Hard Inquiry
- Wayfair
 - Requirements: 640+ Credit Score
 - This company offers Pre-Qualification
- West Elm
- Williams-Sonoma
- Winter Silks
- Zales
- Z Gallerie





- Lexus Pursuits Visa
- Toyota Rewards® Visa

TRANSUNION CREDIT BUREAU

Barclays | Synchrony Bank Store Cards

Barclays & Synchrony Store Cards has several companies that offer credit / charge cards which pulls from **TransUnion** Credit Bureau. Some cards will offer instant approval, rewards®, and/or no annual fee. Credit approval can range from fair to excellent credit scores, but may not be specified. Some stores and regions may not be applicable.

Barclays

- Ameriprise
- Apple
- Barclay Card
 - Card offered at BJ's Wholesale Club
- L.L. Bean
- Priceline
- Sallie Mae
- Travelocity
- UPromise
- Williams-Sonoma





TRANSUNION CREDIT BUREAU AGENCY

Barclays | Synchrony Bank Store Cards

Synchrony

- ABT
- Amazon Store Card
- American Eagle Outfitters
- American Signature Furniture
- America's Tire
- Ariens and Gravely Get the Gear Card
- Ashley Furniture Home Store
- Art Van
- At Home
- Banana Republic
- Bargain Outlet
- Belk
- Bernina
- Big Sand
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Superstor
e ▪





Bjorn
's

- Blain's Farm & Fleet
- BP Visa Card
- Briggs & Stratton
- CareCredit
- Carpet One
- CarCare One
 - Card offered at PepBoys
- CheapOair
- OneTravel
- Chevron & Texaco (Tehron Advantage & Premium Card)

TRANSUNION CREDIT BUREAU

Barclays | Synchrony Bank Store Cards

Synchrony

- Citgo Rewards®
- City Furniture
- Conoco Store Card
- Discount Tires Plus





- Dillards (This card can be used at Macy's)
- DX Engineering
- Electronics Express
- Ethan Allen
- Evine Line
- Flooring America
- Furniture Row
- Freedom To Ride
- Gap Stores
- Guitar Center
- Havertys Furniture Store
- Hudson's Furniture
- Husqvarna
- Hyde Park Jewelers
- JCPenney
- Jewelry Exchange
- Kraft Music
- La-Z-Boy Furniture
- Lenscrafters
- Levin Furniture





- Lowe's

TRANSUNION CREDIT BUREAU

Barclays | Synchrony Bank Store Cards

Synchrony

- Lumber Liquidators
- Maaco
- Mavis Tire
- Mattress Firm
- Metro Mattress
- Midas
- Mohawk Flooring
- Morris Home Furnishings
- Musician's Friend
- Napa EasyPay
- Nautilus
- Newegg
- Old Navy
- PayPal
 - Requirements: Could be approved with less than perfect credit
 - Does NOT report to credit bureaus
- P.C. Richard & Son





- Regency Furniture Showroom
- Rooms To Go
- Sam Ash
- Sam's Club

TRANSUNION CREDIT BUREAU

Barclays | Synchrony Bank Store Cards

Synchrony

- ScoreCard (This Card is offered at the following stores)
 - Dick's Sporting Goods
 - Field & Stream
 - Golf Galaxy
- Sewing & More
- Shaw Floors
- Sheely's Furniture
- Sleep Experts
- Sleep Number





- Sleepy's
- Specialized
- Stein Mart
- Summit Racing Equipment Speedcard
- Sutherlands
- System Pavers
- Sweetwater
- Tire Pros
- TJX Store
- Walmart
 - Card offered by Capital One
- Westrich Furniture & Appliances

TRANSUNION CREDIT BUREAU

Additional Store Cards

Here is a list of additional store cards and the affiliated bank, which pulls from **TransUnion** Credit Bureau

- Cards offered by **Citibank**





- Costco
- Office Depot
- Sears

▪ Card is offered by ***Credit First National Association***

- Bridgestone Tires

▪ Card offered by ***Merrick Bank***

- Hooters

▪ Card offered by ***UMB Financial Corporation***

- Guide Dogs
- Linux

▪ eBay





Thank you for completing this magnificent eBook so now that you are armed with information about different institutions, what credit scores they are looking for to get approvals and what credit bureau they are pulling this information its time to get you funded.

Now let's recap.

**DO FOR SELF: THE EDUCATED
CONSUMER'S GUIDE
TO REPAIRING YOUR OWN CREDIT**

Showed you how to clean and repair your own credit.

**DO FOR SELF: THE EDUCATED CONSUMERS
GUIDE TO REMOVING YOUR OWN BANKRUPTCY**

Showed you how to remove a bankruptcy from your consumer reports.

**DO FOR SELF: THE LENDER'S GUIDE
TO GETTING YOUR APPROVALS.**

Shows you where Financial institutions, Banks, Credit Unions, Credit Card companies Auto dealers look to get approvals.

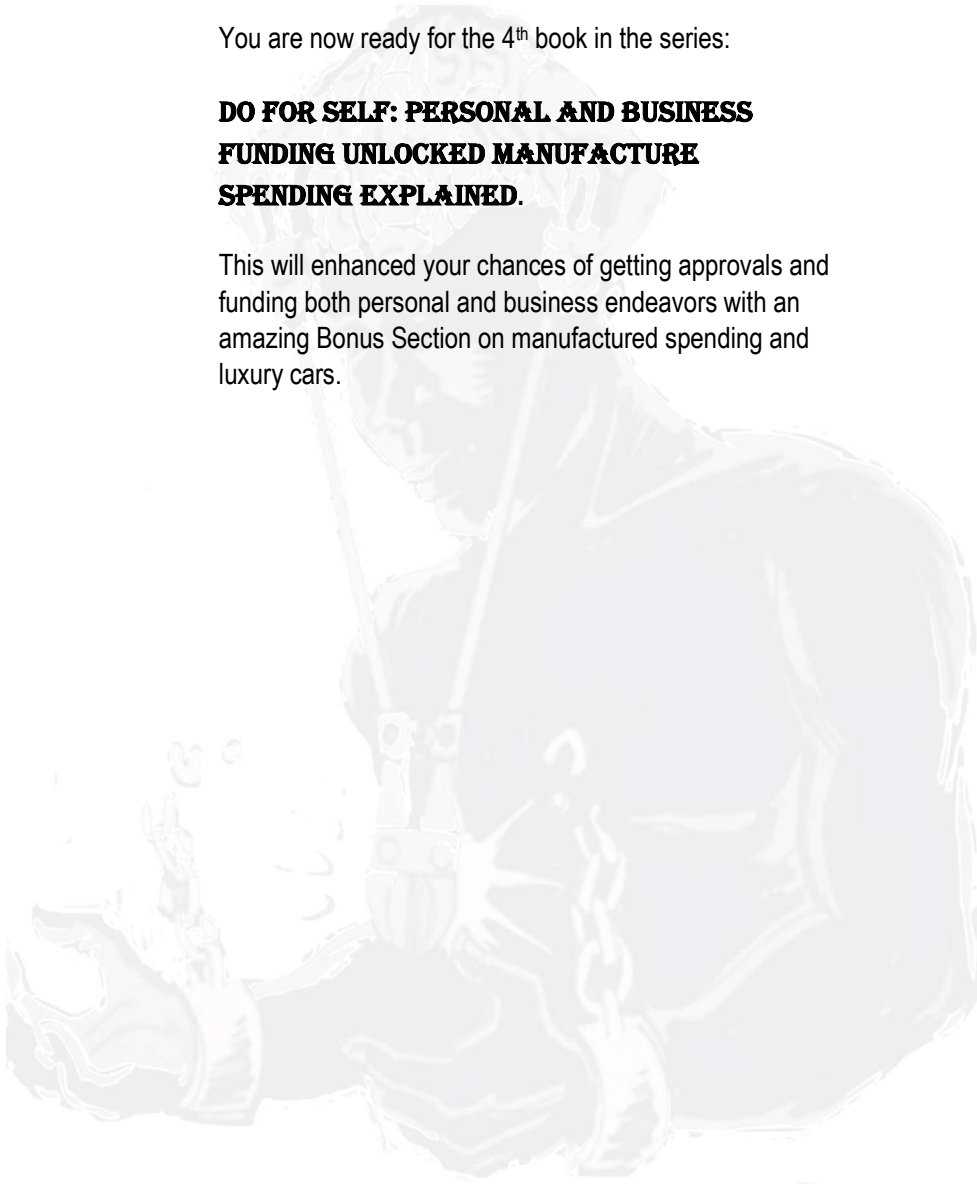




You are now ready for the 4th book in the series:

**DO FOR SELF: PERSONAL AND BUSINESS
FUNDING UNLOCKED MANUFACTURE
SPENDING EXPLAINED.**

This will enhanced your chances of getting approvals and funding both personal and business endeavors with an amazing Bonus Section on manufactured spending and luxury cars.





*** BONUS
MATERIAL ***





Keeping up with today's ever-evolving state of business means having options at the ready. With our suite of business Cards, you can feel empowered to work the way you want to with a Card tailored to your needs.

BEST FOR FUTURE TRAVEL PLANS

Fee Credit for Global Entry or TSA Pre✓ ¹	●	●	○
\$200 Airline Fee Credit: Up to \$200 in statement credits per calendar year for baggage fees and more at one selected qualifying airline ²	●	●	○
35% Airline Bonus: 35% points back after you use points for all or part of an eligible flight booked with Amex Travel, up to 500,000 points back per calendar year ³	●	●	○
25% Airline Bonus: 25% points back after you use points for all or part of an eligible flight booked with Amex Travel, up to 250,000 points back per calendar year ⁴	●	●	○
Trip Cancellation & Interruption Insurance ⁵	●	●	○
Trip Delay Insurance ⁶	●	●	○
Baggage Insurance Plan ⁷	●	●	○

BEST FOR BUSINESS VALUE AND FINANCIAL FLEXIBILITY

1.5% discount for paying early ⁸	○	●	●
Shop Dell: Up to \$200 in statement credits annually for U.S. purchases with Dell (enrollment required) ⁹	●	●	○
Pay Over Time option ¹⁰ : Carry a balance on eligible purchases with interest ¹⁰	●	●	○
No Foreign Transaction Fees ¹¹	●	●	○
No Pre-Set Spending Limit ¹²	●	●	○

BEST FOR POWERFUL BACKING & PROTECTIONS

Premium Global Assist ¹³ hotline ¹²	●	●	○
Global Assist ¹³ hotline ¹³	○	●	●
Savings opportunities for your business with Amex Offers	●	●	○
Return Protection ¹⁴	●	●	○
Purchase Protection ¹⁵	●	●	○
Extended Warranty ¹⁶	●	●	○

BEST FOR MEMBERSHIP PERKS & EXPERIENCES

Membership Rewards ¹⁷ program ¹⁷	●	●	○
American Express ¹⁸ Global Lounge Collection ¹⁸	●	●	○
Marriott Bonvoy ¹⁹ Gold Elite Status ¹⁹	●	●	○
Global Dining Collection ²⁰	●	●	○
Hilton Honors ²¹ Gold Status ²¹	●	●	○
By Invitation Only ²² events & experiences ²²	●	●	○
Fine Hotels & Resorts ²³ program ²³	●	●	○
American Express ²⁴ Preferred Seating ²⁴	●	●	○
Business Platinum Card ²⁵ Concierge ²⁵	●	●	○
The Hotel Collection ²⁶	●	●	○

BEST FOR SIMPLIFIED EXPENSE MANAGEMENT & SOLUTIONS

Utilize Expense Management, Account Manager ²⁷ and Dispute Resolution ²⁸ to help track and organize business expenses	●	●	○
Download the American Express ²⁹ Business App ²⁹ to add business receipts and notes to your transactions, and assess your annual spending with Year-End Summary ³⁰	●	●	○

¹Eligibility required for Business Platinum.

¹²No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, your credit record and financial resources known to us, and other factors.

BEST FOR

Premium Offerings



Annual fee \$595³¹

Flexible Rewards



Annual fee \$295³²

On-the-go Cash-Flow



Plum: \$0 introductory annual fee for the first year, then \$250³³

Contact your American Express³⁴ representative to learn more or visit americanexpress.com/us/small-business. And check out [Business Class](#) to read more about how American Express has your back, today and every day. See reverse for Terms & Conditions.





Terms & Conditions:

¹ **Fee Credit for Global Entry or TSA Pre✓®**

The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card® Members, Corporate Platinum Card® Members and Business Platinum Card® Members, and (iii) Centurion® Card Members. The benefit is also available to Additional Card Members on eligible Consumer and Business Platinum and Centurion Card accounts. To receive the statement credit, Additional Card Members must charge the application fee to the eligible Additional Card account. Card Members are eligible to receive statement credit every 4.5 years for the application fee for TSA Pre✓® and every 4 years for Global Entry when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre✓®) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA Pre✓®. However, Card Members can receive only an \$85 credit or a \$100 credit (but not both) depending upon the program the Card Member first applies for, for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA Pre✓®, and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre✓® Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓®) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. The Department of Homeland Security may suspend acceptance of applications on any basis at its discretion. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓®) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years (for Global Entry) or 4.5 years (for TSA Pre✓®), even if the original application is rejected.

Membership for Global Entry or TSA Pre✓® is per person, and a separate application must be completed for each individual. For additional information on the Global Entry or TSA Pre✓® programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.cbp.gov/travel/trusted-traveler-programs/global-entry for Global Entry and www.tsa.gov for TSA Pre✓®. The Global Entry or TSA Pre✓® programs are subject to change, and American Express has no control over those changes.

The statement credit benefit applies to the Global Entry or TSA Pre✓® programs only. Other program applications including, but not limited to, NEXUS, SENTRI, and Primum are not eligible for the statement credit benefit.

Please allow up to 8 weeks after the qualifying Global Entry or TSA Pre✓® transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA Pre✓® purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active through the time of statement credit fulfillment.

Global Entry Fee Credit Option

Global Entry is a CBP program that allows expedited clearance for pre-approved, low-risk international travelers upon arrival in the United States. Global Entry membership also includes access to the TSA Pre✓® program with no additional application or fee required. If a Card Member applies separately for TSA Pre✓®, the TSA Pre✓® application fee is not eligible for a statement credit. To receive the \$100 Global Entry statement credit, Card Members must pay for the \$100 Global Entry application fee with an eligible Card.

Additional Cards on eligible Consumer and Business accounts are also eligible for the \$100 statement credit. To receive the statement credit, the Global Entry application fee must be charged on the eligible Additional Card. Global Entry members can opt-in to TSA Pre✓® by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively, Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking. If approved, membership into the Global Entry program is valid for 5 years and subject to the program's terms and conditions. You must re-apply for the Global Entry program every five years for continuous benefits.

TSA Pre✓® Fee Credit Option

TSA Pre✓® is an intelligence-driven risk-based program managed by TSA that allows low-risk travelers to experience faster, more efficient screening at participating U.S. airport checkpoints for domestic and international travel. The TSA Pre✓® application program is a DHS Trusted Traveler program. TSA began accepting TSA Pre✓® applications on Wednesday, Dec. 4, 2013. Enrolling in TSA Pre✓® does not guarantee selection for expedited screening each time a passenger travels.

To receive the \$85 TSA Pre✓® statement credit, Card Members must pay for the \$85 TSA Pre✓® application fee with an eligible Card. Additional Cards on eligible Consumer and Business Card accounts are also eligible for the \$85 statement credit. To receive the statement credit, the TSA Pre✓® application fee must be charged on the eligible Additional Card. If approved, Membership into the TSA Pre✓® program is valid for 5 years and subject to the program's terms and conditions.

² **\$200 Airline Fee Credit**

Benefit is available to Business Platinum Card® Members only. To receive statement credits of up to \$200 per calendar year toward incidental air travel fees, Card Member must select one qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card. Card Members who do not change their airline selection will remain with their current airline. The qualifying airline Business Platinum Card® Card Members select for this \$200 benefit and the 35% Airline Bonus must be the same. Statement Credits: Incidental air travel fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Incidental air travel fees charged by both the Basic and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is eligible for up to a total of \$200 per calendar year in statement credits across all Cards on the Account. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's airline of choice (e.g., wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental air travel fees charged prior to selection of a qualifying airline are not eligible for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the charge under the appropriate merchant code, industry code, or required service or product identifier for the charge to be recognized as an incidental air travel fee. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the Account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card Members remain responsible for timely payment of all charges. To be eligible for this benefit,



17 Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershipewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershipewards.com/pointsinfo

18 American Express Global Lounge Collection

The Centurion® Lounge

Business Platinum Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Business Platinum account are not eligible for complimentary access. Card Members may bring up to two (2) companions into The Centurion Lounge. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice. ©2020 American Express Travel Related Services Company, Inc. All rights reserved.

American Express International Lounges

Business Platinum Card Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Card Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Business Platinum Card Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change. In some Lounges the Business Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit www.americanexpress.com/findalounge.

Delta Sky Club

The Business Platinum Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit [Delta.com/skyclub](https://delta.com/skyclub). All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit [Delta.com/skyclub](https://delta.com/skyclub).

Airspace

This benefit is available to Business Platinum Card Members. Card Member must present his or her valid Card, government issued I.D. and confirmed boarding pass for same-day travel. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member may bring up to two companions into the club as complimentary guests per visit. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

Priority Pass™ Select

These Terms and Conditions govern Business Platinum Card Members' participation in and use of the Priority Pass™ Select program. Priority Pass is an independent airport lounge access program. **At any visit to a Priority Pass Select lounge that admits guests, you may bring in two guests for no charge. After two guests, you will be automatically charged the guest visit fee equal to the guest visit fee of the Priority Pass Standard program for each additional guest. Some lounges do not admit guests. By enrolling in Priority Pass Select, you agree that you will be responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge.** Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Business Platinum Card Members whose Card account is not cancelled may access participating Priority Pass Select lounges by presenting your Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10–14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. Please note, Additional Gold Card Members are not eligible for membership.



Escape Lounges

This benefit is available to Business Platinum Card Members receive complimentary access to any US location of the Escape Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to two companions as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change.

¹⁹ Marriott Bonvoy™ Gold Elite Status

As a Platinum Card® Member or Business Platinum Card® Member you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrollment within the Marriott Bonvoy at Gold Elite level, American Express will share your enrollment information with Marriott International Inc. Marriott may use this information in accordance with its privacy statement available at marriottbonvoy.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy terms visit marriottbonvoy.com/terms. Marriott Bonvoy amenities may not be combined with the Fine Hotels & Resorts program. Upgrades are based upon availability and will vary by property.

²⁰ Global Dining Collection

Reservations are based on a first-come, first-served basis. In the event of a reservation cancellation, the Card Member will be subject to the restaurant's cancellation policy, which will be communicated to the Card Member by Concierge at the time of booking. Concierge is not responsible for informing the restaurant of your dietary restrictions or for the restaurant being able to accommodate the restrictions; we do ask that you provide this information directly to the restaurant.

²¹ Hilton Honors™ Gold Status

As a Business Platinum Card Member you are eligible to enroll in complimentary Hilton Honors Gold status. Offer available only to Business Platinum Card Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in the Hilton Honors program, American Express will share your enrollment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hiltonhonors.com/privacypolicy. If you already have Hilton Honors Gold status, you can maintain the benefit in the future because you do not need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Card Member or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning and redemption of Points are subject to Hilton Honors Terms and Conditions. All Hampton by Hilton hotels in the Republic of China are excluded from the Hilton Honors program. Visit hiltonhonors.com/terms for more details. ©2020 Hilton

²² By Invitation Only® events & experiences

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable, and resale is prohibited. Payment must be made using an eligible American Express® Card. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited. Must be 21 years of age or older to consume alcoholic beverages. Please drink responsibly.

²³ Fine Hotels & Resorts® program™

Valid only for new Fine Hotels & Resorts bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, americanexpress.com/fhr, any American Express Travel offices or the Agency Services Desk. Payment must be made in full with an American Express Card in the Platinum Card Member's or Centurion® Member's name. Available for Platinum Charge Card Members and Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also Platinum Charge Card Members. Card Members must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided, with the exception of explor Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Members will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Member's final statement upon check-out. Benefit restrictions vary by Fine Hotels & Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels & Resorts special amenity during your stay. Benefits are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating Fine Hotels & Resorts properties and benefits are subject to change.

²⁴ American Express® Preferred Seating

The American Express Preferred Seating program is exclusively available to eligible* Card Members.

Enter the 10-digit Customer Service phone number on the back of your eligible Card when prompted to purchase tickets online, on a mobile device, or over the phone.

*Preferred Seating is available to our U.S. Card Members with the following cards:

Platinum Card® or Centurion® Card from American Express, Business Platinum Card®, Business Centurion® Card from American Express, Corporate Platinum Card® or Corporate Centurion® Card from American Express, Delta SkyMiles® Platinum American Express Card, Delta SkyMiles® Platinum Business American Express Card, Delta SkyMiles® Reserve American Express Card, Delta SkyMiles® Reserve Business American Express Card, American Express® Gold Card, Classic Business Gold Card, Business Gold Card, Business Gold Rewards Card, American Express® Corporate Gold Card, the Executive Business Card, Hilton Honors American Express Surpass® Card, Hilton Honors Aspire Card, Marriott Bonvoy Brilliant™ American Express Card, or the Marriott Bonvoy™ American Express Card.

Tickets are subject to the rules, terms and conditions and fees set by the official ticket seller, event promoter and/or the venue, as applicable. Offer is fulfilled by official ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges.



Card Account(s) must be not canceled and not past due at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card Account (for example, Sign & Travel), the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card.

³ 35% Airline Bonus

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points. Business Platinum Card Members will receive 3.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points through American Express Travel (35% Airline Bonus), up to 500,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 3.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/enroll/airline-bonus/business-platinum>. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. The airline you select for the 35% Airline Bonus and the \$200 Airline Fee Credit must be the same. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at <https://global.americanexpress.com/card-benefits/enroll/airline-bonus/business-platinum> or by calling the number on the back of your Card. Card Members who do not change their airline selection will remain with their current airline. If you select Spirit Airlines, Southwest Airlines, or AirTran Airways, to receive your 35% Airline Bonus you must call Business Platinum Travel Service at 1-800-553-9497. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 35% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be cancelled or past due at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6–10 weeks after eligible airfare purchases appear on your billing statement. See membershiprewards.com/terms for Membership Rewards program terms and conditions. This 35% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked through American Express Travel. Bonus ID: A6ZB

⁴ 25% Airline Bonus

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points. Business Gold Card Members will receive 2.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points through American Express Travel (25% Airline Bonus), up to 250,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 2.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold>. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold> or by calling the number on the back of their Card. Card Members who do not change their airline selection will remain with their current airline. If you select Spirit Airlines, Southwest Airlines, or AirTran Airways, to receive your 25% Airline Bonus you must call American Express Travel and Lifestyle Services at 1-800-428-0253. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 25% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be canceled or past due at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6–10 weeks after eligible airfare purchases appear on your billing statement. See membershiprewards.com/terms for Membership Rewards program terms and conditions. This 25% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked through American Express Travel. Bonus ID: B4JN.

American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives for reaching sales targets or other goals, and may also provide incentives to our travel counselors. For more information please visit www.americanexpress.com/travel/terms California CST#1022318, Washington UBI#600-469-694, Iowa TA#669.

⁵ Trip Cancellation & Interruption Insurance

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no additional cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/TCITerms

⁶ Trip Delay Insurance

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no additional cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/TDITerms

⁷ Baggage Insurance Plan

Baggage Insurance Plan is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/BIPterms. If you have any questions about a specific item, please call us at 1-800-228-6855, if international, collect at 1-303-273-6498.

⁸ Early Pay Discount

Get a 1.5% discount on the portion of your eligible charges balance that you pay within 10 days of your statement closing date, as long as you pay at least your Minimum Payment Due by your Payment Due Date. The discount will appear as a credit on the following billing statement. Eligible charges are purchases for goods and services minus returns and other credits. Eligible charges do NOT include previously deferred amounts, past due amounts, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.



²⁰ Shop Dell

Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$100 in statement credits between January and June and up to \$100 in statement credits between July and December for a total of \$200 per calendar year in statement credits across all Cards on the enrolled Card Account. Valid only on purchases made directly with Dell or at dell.com in the US and US territories where Dell is the merchant of record for the purchase. Not valid on online purchases shipped outside of the US. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Note that American Express may not receive information about your eligible purchase from merchant until all items from your eligible purchase have been provided/shipped by merchant. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must be not canceled and not past due at the time of statement credits fulfillment. For additional information, call the number on the back of your Card.

²¹ Pay Over Time Option

Eligible Charges

A charge made by you or any additional Card Member on your account is eligible to be paid over time if it is equal to or more than \$100 and is approved by us. The following types of charges are ineligible for the Pay Over Time option: Cash and Express Cash, American Express® Travelers Cheques and other cash equivalents, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us.

Pay Over Time Settings

The Pay Over Time option on your account is initially set to On. When set to On, eligible charges will be automatically placed in your Pay Over Time balance. You may alternate between On and Off settings. When turned Off, no new charges will be included in your Pay Over Time balance. You can change this setting by calling the number on the back of your Card.

Interest on Your Pay Over Time Balance

For transactions added to your Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balance if you pay the account Total New Balance by the due date each month. You must pay at least the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due includes all Pay in Full charges, any interest accrued on your account and a portion of your Pay Over Time balance.

Pay Over Time Limit

We assign a Pay Over Time limit to your account. We will not place any charge into a Pay Over Time balance if it causes your Pay Over Time balance to go over your Pay Over Time limit. A charge may be ineligible to be paid over time even if it would not cause your Pay Over Time balance to exceed the Pay Over Time limit. We may increase or decrease the amount of your Pay Over Time limit and will tell you if we change that amount. Your Pay Over Time limit is the amount you may carry as a balance. This limit may be different than the total amount you are allowed to spend on your Card.

²² No Foreign Transaction Fees

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

²³ Premium Global Assist® hotline

While Premium Global Assist® hotline coordination and assistance services are offered at no additional charge from American Express, Card Members may be responsible for the costs charged by third-party service providers. Premium Global Assist hotline may provide emergency medical transportation assistance at no cost if approved and coordinated by Premium Global Assist hotline. For full Terms and Conditions call 1-800-345-AMEX or see americanexpress.com/GAterms

²⁴ Global Assist® hotline

While Global Assist® hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see americanexpress.com/GAterms

²⁵ Return Protection

Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms

²⁶ Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/PPterms. If you have any questions about a specific item, please call us at 1-800-228-6855, if international, collect at 1-303-273-6498.

²⁷ Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/EWterms. If you have any questions about a specific item, please call us at 1-800-228-6855, if international, collect at 1-303-273-6498.

²⁸ Business Platinum Card® Concierge

There is no cost to you for services a concierge you authorize to be charged to your Card. We are not responsible for no

²⁹ The Hotel Collection

Valid for new bookings with participating hotels. Service, Centurion Travel Service, amex.com Card Members: Consumer and Business, and Business Platinum Card® Members. "Members" does not include Gold and Platinum Card Members. Hotel credit will be received upon checkout of a qualifying charges made by the Eligible Card Member. See applicable hotel front desk for details. Hotel credit is non-exchangeable and non-refundable. Combined with other offers or programs. Check-in. Three-room limit per Eligible Card Member. Hotel nightly rates vary by property.

³⁰ Account Manager

Account Managers must be at least 18 years old.

³¹ Dispute Resolution

Not all disputes are resolved in the Cardholder's favor.

³² American Express® Business App

The American Express® Business App is a product or program. American Express reserves the right to discontinue the App at any time without notice. The App is available in the following: (1) seven years or less; American Express reserves the right to discontinue the App at any time without notice. The App is available on the App Store and other countries. App Store is a service mark of Apple Inc.

³³ Year-End Summary

The Online Year-End Summary, typically available in December of the prior year.

Business Platinum

¹ Annual Fee: The annual fee for the Business Platinum Card is \$1,200.

Business Gold

¹¹ Annual Fee: The annual fee for the Business Gold Card is \$1,200. Purchases: currently 14.24% to 22.24% APR. 29.24%, Variable rates are applicable.

Plum Card

¹¹ Annual Fee: The introductory annual fee for the Plum Card is \$0. Foreign Transaction Fee: None.

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