



**PGA Section Mastercard® Credit Card Program from TCM Bank, N.A.
Frequently Asked Questions**

Important Contact Information:

TCM's Customer Contact Center (C3): 1-800-883-0131 (for account specific questions)

CJ Littrell – VP, Operations – 1-813-202-8790

Agnes Nasso – VP, Marketing – 1-813-202-8723

1. Who is TCM Bank, N.A.?

TCM Bank, a subsidiary of ICBA Bancard, issues credit cards on behalf of community banks. Issuing credit cards has been TCM's only business since it was founded in 1998 by the Independent Community Bankers of America (ICBA). With quality of benefits and features supported by sensible pricing and U.S.-based customer service, TCM promotes the goal of fostering healthy communities. TCM Bank is the issuer of the PGA Section credit card.

2. How will this card benefit my section?

A percentage of every purchase is directed back to the section. The cardholder is bound by the terms and conditions of the Cardholder Agreement (including late fees, interest, etc.), but the revenue generated for the section is at no expense to the cardholder.

3. What type of credit card products are included in the program?

The program offers both personal and business credit cards. Details about each product are included in the product slicks provided.

- World Mastercard®
 - A counteroffer for the Rewards Platinum card will be presented to the applicant at time of application. The applicant can agree to be considered for the Platinum card in the event they don't qualify for the World Mastercard product. This is a counteroffer only and this product is not being marketed upfront.
- Small Business Rewards Mastercard
- Company Rewards Charge Card Mastercard (for non-profits, municipalities, large businesses, etc.)

4. What are the features and benefits of the cards?

Please refer to the Product Slicks provided.

5. What are some of the additional benefits provided for the World Mastercard credit card?

In addition to the benefits listed on the product slicks, World Mastercard also provides the following:

Golf Privileges Benefit

World Mastercard cardholders have access to thousands of private golf courses across the country. The Private Access program allows you to set up a tee-time at a private course that works with your schedule. The Hidden Network provides cardholders the opportunity to experience what it is like to be a member at an elite private club without playing in an event or being accompanied by another member. Visit



www.priceless.com/golf for more information and for the list of courses, or call the Mastercard Concierge at 866-805-3300 to set up a tee-time.

ShopRunner

World Mastercard cardholders are eligible for a free ShopRunner membership. ShopRunner provides free two-day shipping and free return shipping on purchases at over 140 online stores. Please see the Mastercard Guide to Benefits for details or visit www.shoprunner.com/mastercard to create an account.

Priceless Cities

Provides access to unforgettable experiences based on interest, activity, occasion and location. Categories include entertainment, arts & culture, sports, culinary, travel and shopping. Certain offers are exclusive to World Mastercard cardholders. Visit www.priceless.com for a full list and for more information.

onefinestay

Provides access to over 2,500 high-end rental homes around the world. World Mastercard cardholders receive a 10% discount on all onefinestay bookings. Visit www.onefinestay.com/mastercard for more information and to book directly. Full Terms & Conditions can be found at www.onefinestay.com/terms-conditions.

Concierge Services

Mastercard provides World Mastercard cardholders with 24/7/365 access to knowledgeable experts that can assist with whatever the cardholder needs, whenever they need it. Costs of any goods or services provided by the concierge will be billed to your World Mastercard. Call 1-800-Mastercard for more information and to utilize the concierge service.

Mastercard ID Theft Protection™

Mastercard provides World Mastercard cardholders with access to a number of Identity Theft resolution services. Simply contact 1-800-Mastercard to take advantage of these services. See Mastercard Guide to Benefits for more information.

6. Who can apply for the credit card?

Applicants must be at least 18 years of age and qualify for credit, to be approved for the card. If an applicant is approved, he or she will receive an approval letter from TCM Bank informing them that their new card will be delivered within 7-10 business days followed by a welcome email. If an applicant is declined, an adverse action (denial letter) is sent by TCM Bank.

7. How can I apply for the credit card?

You can apply for the credit card via an online application. A link to the online application was provided to each PGA section. You cannot apply by phone.



8. Can additional users/cards be added to the business credit card accounts?

Yes. Additional employee cards can be added during the application process or by calling TCM's Customer Contact Center at 1-800-883-0131. The applicant will need to complete a form in order to add users. A business card customer can also enroll in eZBusiness Card Management which is a web-based commercial card management solution. Some of the features include adding new cardholders, requesting new or replacement cards, reallocating credit limits and more. TCM's Customer Contact Center can help with that enrollment at 1-800-883-0131.

9. How will cardholder questions be handled?

TCM Bank has an in-house Customer Contact Center (C3) located in our home office in Tampa, FL. Representatives are available Monday – Friday, 8 a.m. – 8 p.m. ET. Nearly 90% of calls are handled during these hours. Calls outside of these hours are routed to an afterhours VIP customer service in St. Petersburg, FL. The phone number is 1-800-883-0131.