

*Information accurate as of 04/04/2022 and is subject to change without notice. APR=Annual Percentage Rate. APR will be a fixed rate of 9.99% - 17.99% for Rewards Mastercard, APR will be a variable rate of 11.49%-17.99% for Cash Rewards Mastercard, APR will be a variable rate of 10.49%-17.99% for World Mastercard, APR will be a variable rate of 7.49% - 17.99% for Choice Mastercard, and APR will be a variable rate of 11.49% - 17.99% for Business Rewards Mastercard. All APRs are based on credit worthiness. See product pages for additional information. Offer subject to credit approval. Applicant must be at least 18 years of age. Variable APR is an interest rate that can vary with the market based on the Prime Rate. 1.1% Foreign transaction fee applies for transactions initiated in foreign currencies (excluding World Mastercard). Cash advance fee is up to 5% of amount advanced (\$10 minimum). Late fee is up to \$35.00. Returned Check Fee is up to \$25.00. There is no transaction fee for transferring a balance; interest will accrue on any balance transfer in accordance with the Cardholder terms and agreement. All terms, including fees and APRs for new transactions, may be subject to change. See [Terms and Conditions](#) for details.

All Credit Card Rewards Offers

Rewards are earned on purchases minus any credits or returns (“net purchases”).

Cash advances and balance transfers are not considered purchases and will not earn rewards.

For category bonus rewards, merchants are assigned a merchant category code by the merchant or its processor in accordance with Mastercard procedures based on the kinds of products and services the merchant primarily sells. Citadel does not control the assignment of these codes and is not responsible for the codes used by merchants. You may expect a purchase to earn rewards within a category, but if the code assigned to the merchant isn’t within that category, your purchase will not qualify for the bonus points. In addition, some purchases made through third-party accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology may not qualify in a rewards category, depending on how the technology is set up to process the purchase.

For Bonus Reward Offers

Bonus offer for new credit lines only. Limit one new account bonus per credit line per promotional period. Net purchases on all cards linked to a credit line will be included in net purchase total calculation for bonus eligibility. Account must be in good standing at time of bonus posting. Credit line must be open for 90 days before bonus will be awarded. Bonus will be posted to primary card within 60 days of end of promotional period.

Rewards Mastercard

Earn 1 point for every \$1 spent on net purchases.

Cash Rewards Mastercard

Earn 1.5% cash back on net purchases.

World Mastercard

Earn 2 points for every \$1 spent on hotels, restaurants, and airlines, and 1 point on every \$1 spent on all other purchases.

Offers may be modified or withdrawn at any time. Ask for full details.