

Made for **CONSUMER CLIENTS**

COMMUNITY ACCESS™ Agent Bank Programs

Serve your whole community

A full suite of consumer card solutions that combine fully-branded cards with feature-rich digital banking apps geared to build lasting relationships.

ICBA Bancard client benefits

As an ICBA Bancard client you qualify for discounted pricing.



THE PERFECT PAIRING

Be top-of-wallet with a branded card and seamlessly linked digital banking app to address all community needs.



DEPENDABLE BENEFITS

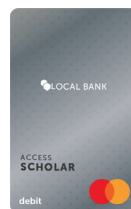
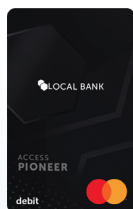
Offer cardholders perks like rideshare protection, cell phone insurance, and extended warranty.



A POSITIVE CHANGE

Empower your community with the solutions they need today, that address real needs.

No consumer
left behind.



ENHANCED BENEFITS

Pioneer

Scholar

Voyager

Quick Bucks



NO INTERNATIONAL PURCHASE FEE¹

No fees for purchases taking place internationally.



CELLULAR PROTECTION

Get coverage for theft and damage when the monthly cellular bill is paid using the eligible Mastercard®.



TRAVEL ASSISTANCE

Rely on Travel Assistance when you're away from home.



LOST LUGGAGE INSURANCE

Get reimbursed when bags are lost, damaged or delayed in transit.



TRIP CANCELLATION

Get coverage for your trip when canceled prior to the departure date.



TRIP DELAY INSURANCE

Get coverage for your trip when delayed more than six (6) hours while traveling to or from your destination.



HOTEL/MOTEL BURGLARY INSURANCE

Coverage for your stolen or damaged items resulting from hotel/motel burglary.



RIDESHARE PROTECTION

Provides coverage for your personal property that is lost or stolen while riding in a rideshare service.



EXTENDED WARRANTY

Doubles your warranty for up to 1 year when you pay with your eligible Mastercard®.



BOINGO WIFI

Share your unforgettable experiences with premium quality Wi-Fi access at more than 1 million hotspots worldwide.



Each card comes with fantastic cardholder benefits

✓ Zero liability protection*

✓ In-store and online purchases

✓ Point of sale cash back

✓ Global emergency services

✓ Shop worldwide

✓ ID theft protection

✓ Shop domestically²

✓ Priceless surprises

✓ Mastercard® rePower™ Network

✓ Access 25,000+ MoneyPass ATMs

✓ Online cardholder management tool

✓ IVR for balance and transaction history

EMV cards and associated functionality will only become available after June 2020. ¹Excluding ATM fees. *Conditions and exceptions apply – see Cardholder Agreement. ² Only applies to Quick Bucks. Community Access cards are issued in partnership with a Member FDIC bank, pursuant to a license from Mastercard International. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International. Use of the Community Access cards constitutes acceptance of the terms and conditions stated in the Cardholder Agreement provided at time of enrollment. The cards may be used everywhere Debit Mastercard is accepted.