



America's Correspondent Bank

Credit Card Program



Financial institutions nationwide rely on Silverton Card Services for competitive, flexible credit card programs that include a full suite of Mastercard®, Visa® and Discover Network® products. From unique personalization to great revenue generating opportunities, to world-class customer service, our cardholder programs are among the best in the credit card industry.

Our team of experienced, professional Business Development officers provides onsite training, relationship management and serves as your main liaison with Silverton Card Services.

Take advantage of the many features and benefits offered through our credit card programs:

Total Personalization

- Your institution has the flexibility of using our pre-designed card stock and applications or you can opt to customize your organization's MasterCard, Visa or Discover Network applications.
- Customer statements include your name, but the payment and customer service address is Silverton Card Services.
- Customer credit card convenience checks are printed with your name.
- Customer service and phone lines are answered "Card Services Center" by highly-trained Silverton Card Services employees and the service center name is printed on all applicable documents.

Exceptional Revenue Opportunities

Your financial institution receives a generous portion of the income generated from cardholder balances with no risk.

- A high percentage of interest income has traditionally been shared with our customers.
- Interchange income along with interest income is shared based on the card usage and characteristics of your customers.

- Our Business Advantage program is designed specifically for small-to-medium sized companies with features and benefits not offered through our consumer card programs.

Outstanding Products and Pricing

- Tiered pricing offered through our credit card programs provides competitive terms to your customers.
- The Rewards program gives your MasterCard, Visa and Discover Network cardholders more reasons than ever to use their credit card for everyday purchases and earn valuable points that can be redeemed for cash back incentives, airline tickets and other travel discounts, gift cards and much more.

Unparalleled Service

- Toll-free customer service line and 24-hour seven-days-a-week automated account inquiry system.
- Free Internet access to credit card information at www.24-7cardaccess.com. Your cardholders also have the convenience of setting up automatic monthly payments deducted from a checking or savings account at your institution.
- Your organization has input regarding any credit decision before an adverse action notice letter is sent.
- Guaranty program available for designated officers at your financial institution who can override Silverton Card Service's credit decision.
- Online monthly account reporting, including reports of all your accounts in any Silverton Card Services credit program.



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