

# MB Platinum Secured Credit Card



The Bank of  
*Personal Service*

Build or Rebuild Your  
Credit History



## ENROLL YOUR CREDIT CARD FOR SECURLOCK EQUIP!

Prevent fraud by controlling the spending parameters and turning your card on or off from your smart phone. Download the app on your app store.

## CHECK YOUR BALANCE, REDEEM REWARDS, AND MAKE PAYMENTS ONLINE!

## HERE'S A TIP FOR MAKING A DEPOSIT

If you get a tax refund each year, a great way to boost your credit is to use those funds for a secured credit card. Then keep the card active and make timely payments each month.

Last Updated: 4/13/2023

*We want to help you build or rebuild your credit! With responsible use of an MB Secured Mastercard® Credit Card, you can create a positive credit history.*

## WHAT IS A SECURED CREDIT CARD?

A secured card requires a refundable security deposit that becomes the credit line for that account. Unlike a prepaid or debit card, your secured credit card will build a credit history with the major credit bureaus. The minimum credit card limit you may apply for is \$500.00. Credit card limits applied for will require a secured deposit to be held that has an advance rate of 120% of the collateral value. For example, to establish a \$500.00 available credit line the security deposit will be \$600.00

## HOW WILL THE SECURED CREDIT CARD BUILD MY CREDIT HISTORY?

Like our traditional credit cards, as you use your MB Secured Credit Card, you will be making payments each month and your payment activity is reported to the three major credit bureaus. So your on-time payments and responsible use can help build your credit positively.

## SCORECARD REWARDS

- Earn one point for every dollar in qualified purchases made to your MB Platinum Secured Credit Card.
- Redeem points for cash, merchandise, or travel.
- Earn Extra points with ScoreMore bonus offers from merchants.

You deserve a card that offers enhanced benefits.\* Visit [www.metairiebank.com/scorecard-rewards](http://www.metairiebank.com/scorecard-rewards) for more details.

## 3 EASY WAYS TO APPLY:

**CALL** South Shore 504.834.6330 | Northshore 985.674.2255

**CLICK** [www.metairiebank.com](http://www.metairiebank.com)

**COME BY** Stop by your neighborhood branch!

\*Contact Metairie Bank or call 1-800-MASTERCARD for information about MasterCard benefits. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Inc.

After the closing of a Secured Credit Card, the funds in the savings account will be held for an additional 45 days. Secured credit cardholders may apply for an unsecured card after 12 months of satisfactory payment history (no reported delinquencies with MBT. Approval is subject to Metairie Bank's normal credit criteria.