Master Travel™

Provides coverage against accidental death, dismemberment, or paralysis when traveling by a common carrier if the tickets are purchased with the eligible Mastercard card. 24-hour accidental death "insured journey" may also be provided.

USD1,000,000 coverage for travel accident and USD6,000 insured journey

Master Rental™

Pays for damages to a rental vehicle due to collision, theft, vandalism, or accidental fire when the cardholder initiates and pays for the entire rental transaction with the eligible Mastercard card and declines CDW/LDW from rental company.

USD75,000 coverage worldwide for 60 consecutive days

Luggage ProtectionReimburses insured persons when luggage they check in for travel on a common carrier is delayed or lost in transit. This coverage is in excess of the common carrier's liability coverage. Assistance to locate lost luggage is also available. Trip must be paid in full with the eligible Mastercard card.

Lost Luggage up to USD3,000. / Delayed Luggage up to USD600 (over 4 hours)

Trip Inconvenience

Provides coverage for delayed or canceled trips before they commence with coverage in excess of common carrier's liability coverage. Trip must be paid in full with the eligible Mastercard card.

Trip cancellation USD3,000. Trip delayed USD200 (over 4 hours)

Master Coverage™

Protects companies from employees' misuse of payment cards. Provides coverage to financial institutions that issue Mastercard cards when there is a direct loss attributable to the misuse of said commercial accounts by an employee(s)/cardholder(s) of said Company.

USD15,000 coverage

Fidelity's Mastercard Business Black Credit Card rates

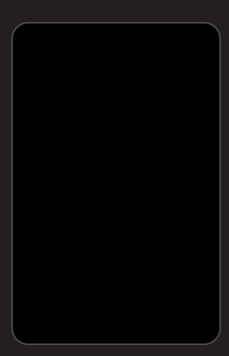
| Freedom Points | \$1 spent = 1 Freedom Point |
|--|---------------------------------------|
| Additional Fidelity Benefits | No |
| Balance Transfer Interest Rate | 16% |
| Annual Interest Rate - Purchase | 16% |
| Annual Interest Rate - Cash Advance | 16% |
| Annual Interest Rate - Revolving Balance | 16% |
| Annual Interest Rate - Past Due Balance | 18% |
| Membership Fee | \$275.00 |
| Additional Membership Fee | \$165.00 |
| Cash Advance Fee | 3.30% or \$11.00 whichever is greater |
| Quasi Cash Advance Fee | 3.30% or \$11.00 whichever is greater |
| Late Fee | \$66.00 |
| Overlimit Fee | \$33.00 |
| Dispute Fee | \$27.50 |
| Service Charge | \$27.50 |
| Credit Report | \$44.00 |
| | |

Fidelity's Mastercard Business Black Credit Card









Fidelity's Mastercard Business Black Credit Card Benefits

Mastercard Global Service™

Provides emergency card related assistance, anytime, anywhere, via one toll-free phone call.

ATM Robbery & Assault Protection

Provides a benefit in case of death during an assault, and/or replaces cash stolen during an assault while using the eligible Mastercard card at an ATM.

Stolen Cash: Up to USD1,000 per incident / USD3,000 total coverage per year / Death: USD10,000

Purchase Protection

Provides reimbursement for theft and/ or accidental damage of online and in store purchases made entirely with the eligible Mastercard card for up to 30 days from the date of purchase (indicated on the store or online receipt).

Up to USD100 per incident / USD200 per year

Extended Warranty

Provides extended coverage of the original manufacturer's warranty.

USD200 per event /USD400 per year

Concierge

Provides personal assistance, including recommendations and reservations for dining, travel, hotel, and entertainment.

Master Assist Black/World Elite

Reimburses medical expenses, hotel convalescence, emergency family travel costs, and more. Trip must be paid in full with the eligible Mastercard card. Medical expenses apply only internationally

Included: Up to 60 consecutive days worldwide. Medical expenses up to USD150,000. Other benefits available at different limits

Mastercard Airport Experiences

Enjoy exclusive access to more than 1,000 airport lounges across 120 countries worldwide by presenting your eligible Mastercard card.

Travel Assistance Services

Provides pre-trip destination information, referral information in case of medical assistance, and legal referrals.

