

## Air Force Club Membership Card Card Choice

This summer, Chase Bank and Air Force Clubs is launching an enhanced cash-back, Military Free Cash Rewards Program. Additionally, new club membership applicants can choose between a MasterCard or a limited-use Proprietary credit card. The new card option will be featured on new AF Club membership applications.

The card benefits associated with the MasterCard and Proprietary cards differ significantly. Those differences are outlined in the chart below. It should be noted that both these cards report to the credit bureaus.

### Air Force Club Membership Product Comparison

Benefit	Air Force Club MasterCard	Air Force Club Proprietary Card
<b>Military Free Cash Rewards</b> (2% rewards for all on-base locations & 1% for all off-base locations)	◆	
<b>Chase Blue Star Benefit</b> (Reimbursement of Finance Charges while deployed)	◆	
<b>Credit Lines</b>	\$1,000 +	\$250-\$500 [Delinquency reported to base personnel]
<b>Worldwide Acceptance</b>	◆	
<b>Platinum Card Benefits</b> (Travel Insurance Travel Assistance, RoadAssist)	◆	
<b>Availability of Balance Transfers and Cash Advance</b>	◆	
<b>Card serves as Club Membership identification</b>	◆	◆
<b>AF Services acceptance</b>	◆	◆
<b>Account reported to credit bureaus</b>	◆	◆

The MasterCard Club Membership card carries a credit line starting at \$1,000 and has a one-of-a-kind rewards program - that's free to all members with a MasterCard Membership card. The "cash back" rewards program offers Air Force Club Members "double bonus points" - two points for every dollar in purchases made on their club membership card in all Services activities, the Base Exchange, and the Commissary. All purchases made off base generate one point per dollar-spent. For as few as 2,500 points, members can redeem for cash (\$25.00) or for gift cards to major merchants and restaurants – and outstanding value. Travel redemption options and double points for AAFES Gas purchases are being added to Military free Cash Rewards in 2008.

The Proprietary card has a maximum credit limit of \$500, and members charging privileges are limited to on-base at the club and other Services activities. There is no reward programs associated with the Proprietary card. Delinquent payments are reported to base personnel and Credit bureaus. Failure to pay in accordance with terms and conditions may result in garnishment of wages.

Current members wishing to change from a MasterCard to the Proprietary Card will be allowed to do so. To change, existing members must close their MasterCard accounts and reapply for the Proprietary card. Members will continue to be responsible for any debt on their closed MasterCard account. Any accumulated reward points on their MasterCard will be forfeited at time of closure.

For more information on this club membership initiative, stop by the Scott Club or call the Air Force Food and Beverage Division at 1-800-443-4834.

**Note: This is a HQ AFSVA/SVOF, Chase Bank coordinated article and cannot be edited or changed in any way for publication without prior approval of AFSVA/SVOF and Chase Bank.**