



## NEWS RELEASE

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### **CRESCOM BANK OFFERS NEW BUSINESS AND CONSUMER VISA® PLATINUM CARD**

January, XX, 2014, Myrtle Beach, S.C. - CresCom Bank has announced the release of its new Visa® Platinum Consumer and Business credit cards for later this month. Both cards will be available beginning (insert date) and are available in three options, a Platinum Edition, Platinum Rewards and a Platinum Cash Back, and all card options offer a zero percent annual percentage rate (APR) for the first six billing cycles and no annual fee.

To learn more about the bank's Visa® Platinum Consumer and Business credit cards, visit [www.haveanicebank.com](http://www.haveanicebank.com) or contact a local branch.

#### **Visa® Platinum Consumer Credit Card**

##### Platinum Edition

- No annual fee
- Zero percent introductory APR for balance transfers for the first six billing cycles after opening account
- Competitive variable rates starting at 8.99 percent to 16.99 percent based on credit worthiness after the introductory period

##### Platinum Rewards

- No annual fee
- Zero percent introductory APR for balance transfers for the first six billing cycles after opening account
- Earn one point for every net dollar spent; redeem points for merchandise, gift cards, rental cars, cruises, hotels and airline travel through [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com)
- Competitive variable rates starting at 9.99 percent to 17.99 percent based on credit worthiness after the introductory period

##### Platinum Cash Back

- No annual fee
- Zero percent introductory APR for balance transfers for the first six billing cycles after opening account
- Earn one percent cash back on every purchase; redeem cash back rewards online at

(More)

[www.ScoreCardRewards.com](http://www.ScoreCardRewards.com)

- Competitive variable rates starting at 12.99 percent to 20.99 percent based on credit worthiness after the introductory period

### **Visa® Platinum Business Credit Card**

#### Platinum Edition

- No annual fee
- Zero introductory APR applies for the first six billing cycles from date of account opening for purchases and balance transfers
- Competitive standard APR rates starting at 10.99 percent to 20.99 percent after the introductory period
- Employees may be added as authorized users at no extra charge

#### Platinum Rewards

- No annual fee
- Zero introductory APR applies for the first six billing cycles from date of account opening for purchases and balance transfers
- Competitive standard APR rates starting at 11.99 percent to 21.99 percent after the introductory period
- Earn points for every net dollar spent with the card
- Redeem valuable points for merchandise, travel and gift cards at [www.ScoreRewards.com/browse](http://www.ScoreRewards.com/browse)

#### Platinum Cash Back

- No annual fee
- Zero introductory APR applies for the first six billing cycles from date of account opening for purchases and balance transfers
- Competitive standard APR rates starting at 13.99 percent to 23.99 percent after the introductory period
- Earn one percent cash back on every purchase
- Redeem cash back rewards at [www.ScoreRewards.com](http://www.ScoreRewards.com)

Additional benefits for all Visa® Platinum credit cards include on-going fraud monitoring, travel accident insurance, in-house customer contact center, online account management, lost or stolen card replacement, travel and emergency assistance, and Visa® identity theft assistance.

The Visa® Platinum Consumer credit card also allows customers to use cards at ATMs to withdraw cash and offers a auto rental collision damage waiver.

For additional information about CresCom Bank or to locate a branch, visit [www.haveanicebank.com](http://www.haveanicebank.com).

### **About CresCom Bank**

CresCom Bank's origins were derived from the consolidation of Crescent Bank and Community FirstBank.

Both Community FirstBank (Charleston) and Crescent Bank (Myrtle Beach) were founded by local business leaders committed to building successful banks in both cities under the umbrella of a parent holding company Carolina Financial Corporation. The reason for both banks forming was the same: as a response to several large bank mergers that left few community banking choices for area residents and businesses.

CresCom Bank has 11 locations along the coast of South Carolina. Offering a strong core of banking products and services and a committed group of community leaders, management and personnel, CresCom Bank remains committed to warm, exceptional service and a strong knowledge of local businesses and economic trends.

It's this dedication that makes "Have a nice bank." more than just a slogan, but a commitment to service. This, combined with years of experience and unique understanding of financial opportunities along coastal South Carolina, makes CresCom Bank the perfect fit for either personal or business financial needs.

For more information about CresCom Bank, visit [www.haveanicebank.com](http://www.haveanicebank.com) or [www.facebook.com/CrescomBank](https://www.facebook.com/CrescomBank) or call 1-855-CRESCOM.

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