



Fans enjoy a cooking demonstration by Chef Todd English at the Chase Sapphire Cardmember Club on the first hole at the 2017 PGA Championship at Quail Hollow Club. **Davie Hinshaw** - dhinshaw@charlotteobserver.com

BUSINESS

Here's a look inside the Chase Sapphire club at the PGA Championship at Quail Hollow

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On a steamy day at the PGA Championship Thursday, a select group of fans who have a popular JPMorgan Chase credit card were able to relax in an air-conditioned tent at Quail Hollow Club – all while watching a free cooking demonstration by a famed chef.

It's the kind of perk that Chase Sapphire cards have become known for as the New York bank successfully woos customers who like food and travel, despite a hefty \$450 annual fee for the Sapphire Reserve card. Any fan who has this card or the Chase Sapphire Preferred Card, which has a lower fee, can stop by the hospitality venue this week by just showing their card.

On Thursday afternoon, cardholders circulated in and out of the tent, grabbing free waters, checking out golf from the porch and buying drinks from the cash bar. Amid the clatter, chef Todd English chatted with the crowd as he whipped up a tuna poke dish packed inside a colorful dragon fruit. Servers walked around distributing his creation.

“You guys from what I’ve heard are the biggest foodies of of any of the credit card companies out there,” English, known for a number of restaurants and a PBS cooking show, said as he bantered with the audience.

The Sapphire Reserve card made its debut about a year ago in the latest effort by banks to woo customers, especially millennials, with high-end cards that come with expensive annual fees but also big rewards points and perks. The Reserve card has been a hit, even spurring new members to post videos of themselves “unboxing” their cards when they come in the

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Some of its perks include three-times rewards on travel and dining and a \$300 annual travel credit.

American Express pioneered high-end credit cards, but now faces competition from Chase, Citigroup and Barclaycard, said David Robertson, publisher of The Nilson Report, which tracks the industry.

Charlotte-based Bank of America is also launching a new high-end card, but with a lower annual fee.

“Exclusive experiences is now required for all upscale cards,” Robertson said.

JPMorgan Chase doesn’t release cardholders numbers, but the bank overall is the largest U.S. card-card issuer, with more than 16 percent market share, based on outstanding balances, according to The Nilson Report. Bank of America is No. 2 at 11.6 percent.

Chase’s Sapphire card has been the official card of the PGA Championship for three years. In addition to the free hospitality area, the bank also sells special ticket packages for the event.

The cardmember club is a unique benefit because typically you need a special invite to come out to a hospitality tent at a golf tournament, said Lisa Walker, the Chase executive who oversees the cards.

“It allows people to experience the tournament in a special way,” said Walker, who is on-site this week at Quail Hollow. “It’s a unique benefit most people don’t get a chance to enjoy.”

A recent Wall Street Journal report said the high-end rewards paid out by the card were leading to a need for cost-cutting in the business unit. Walker, however, said the bank hasn’t ordered cost cuts because of the Sapphire cards, although it’s always looking to become more efficient companywide.

On Thursday, the hospitality tent off the first hole was decked out with a wood floor, high-end bar and C who are allow

“We just walk Kendrick. “They have nice bathrooms. Free waters. It’s nice here.”

Jessica Sack was another customer who also happened to notice the tent and decided to stop by. She ended up getting a free tuna poke, hand-made by English in the demonstration.

“I love Todd English,” Sack said as she cradled the dish. “I didn’t even know he would be here. I’m excited to try it.”

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Fans enjoy the Chase Sapphire Cardmember Club on the first hole at the 2017 PGA Championship at Quail Hollow Club, Thursday. **Davie Hinshaw** - dhinshaw@charlotteobserver.com

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