



CONSUMER Credit Cards

Great rate. Flexible reward options. Maximum cash back.
What do you want the most?

GET MORE FROM YOUR CARD


**LOW
INTRO
RATE**

**UNLIMITED
1.5X
POINTS**

**5% CASH
BACK**



Choose the credit card with the benefits you want.

	LOW INTRO RATE	EARN REWARDS	MAX CASH BACK
	 Visa® Platinum Card	 Visa® Real Rewards Card	 Visa® Max Cash Preferred Card
ENROLLMENT OFFER			
Extended Low Intro Rate	✓		
2,500 bonus rewards points after your first purchase ²		✓	
\$150 cash back after you spend \$500 in the first 90 days ²			✓
REWARDS EARNED			
5% cash back on two categories you choose, 2% cash back on one everyday category and 1% cash back on all other purchases ³			✓
1.5 points/1.5% per \$1 on all purchases ¹		✓	
REDEEM REWARDS			
Cash Back ²		✓	✓
Merchandise and Gift Cards		✓	
Travel		✓	
No rewards expiration for active cardmembers ³			✓
5 years to redeem for rewards ¹		✓	
BENEFITS			
Transfer balances from higher rate credit cards	✓		
Enjoy peace of mind with zero fraud liability ⁴ , emergency card replacement, free credit score ⁵ and 24/7 live US-based customer service	✓	✓	✓

Do you need a low intro rate, valuable rewards, or cash back?

PAY DOWN DEBT

VISA® PLATINUM CARD

FLEXIBLE REWARD OPTIONS

VISA® REAL REWARDS CARD

EARN MAX CASH BACK

VISA® MAX CASH PREFERRED CARD


CHOOSE THE CARD THAT'S RIGHT FOR YOU.


Visa®
Platinum
Card


Purchasing
Power

Extended Low Intro Rate

Pay down balances

 save on interest with a great low introductory rate for an extended time

 pay down your other credit card balances faster

 use for large purchases, unexpected expenses or last minute necessities

Visa®
Real Rewards
Card


Flexibility to Choose Your Rewards


Every purchase earns 1.5X rewards – with no limits

Earn

1.5X points per \$1 on all eligible purchases¹

\$25 awarded after first purchase² – that's 2,500 bonus rewards points

 choices on how you can redeem your points

 no caps or limits on the number of points you can earn

Redeem

 **Merchandise**
• Music • Movies • Books
• Electronics & more

 **Brand-Name Gift Cards**
• Retailers • Restaurants
250+ brands

 **Travel**
• Air Travel • Hotel Stays
• Rental Cars & more

 **Cash Back**
• 2,500 points for \$25 cash back

Apply Today.
See a Representative for details.

Visa®
Max Cash
Preferred Card

Cash Back Maximized to Fit Your Life

Get more value with 5% cash back in 2 categories you choose

Earn

5% cash back on two categories you choose – first \$2,000 spent each quarter³

2% unlimited cash back on one everyday category of your choice

1% unlimited cash back on all other eligible purchases

\$150 bonus awarded after you spend \$500 within first 90 days of account opening²

Receive

5% Cash back from two categories like these:

- Cell Phone Providers
- TV, Internet & Streaming
- Home Utilities

2% Unlimited cash back from one category:

- Gas Stations & Ground Transportation
- Restaurants & Food Delivery
- Grocery Stores & Grocery Delivery

1% Unlimited cash back



Redeem Cash Back

- Statement Credit • Rewards Card
- Deposit to Qualifying Account²

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

¹ **Real Rewards Card:** You will earn 1.5 Reward Points (“Points”) for each dollar of eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned.

² Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). If you’re approved for a new Real Rewards Card, first purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. If you’re approved for a new Max Cash Preferred Card, one-time \$150 bonus will be awarded for redemption after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

³ **Max Cash Preferred Card:** Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

⁴ Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

⁵ Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

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