



EARNING VALUABLE REWARDS

PAYING DOWN BALANCES

BUILDING OR REBUILDING CREDIT⁶

Visa[®] Everyday Rewards+ Card

Visa[®] Max Cash Preferred Card

Visa[®] Platinum Card

Visa[®] College Real Rewards Card

Visa[®] Max Cash Secured Card

Secured Visa[®] Card

Unlimited points potential. Unrivaled reward options.

4X Points on dining, takeout & food delivery¹

2X Points at grocery stores, grocery delivery, gas stations & streaming services

1X Points all other eligible spend

\$ No caps or limits on points earned

Cash Back maximized to fit your life.

5% Cash Back on two categories you choose – first combined \$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

Save interest on balance transfers and purchases.

Low Intro Rate
Save on interest with a great low introductory rate for an extended time

Use for large purchases, unexpected expenses or lastminute necessities

Credit-building and spending security for students.

1.5X Points per \$1 spent on all eligible purchases⁴

Account Alerts, Online and Mobile Account Access, Autopay, Free Credit Score⁵

Build credit and earn more cash back.

The Convenience Of A Credit Card
While working to build or improve your credit

5% Cash Back on two categories you choose – first combined \$2,000 spent each quarter³

2% Cash Back on one everyday category of your choice

1% Cash Back on all other eligible purchases

Designed to help you build credit and confidence.

The Convenience Of A Credit Card
While working to build or improve your credit

How It Works
You deposit based on credit, get lower limit to protect you from getting in over your head

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back²

Redeem

- Cash Back³

Transfer Balances

- Pay down your other high-rate credit card balances faster

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back²

Redeem

- Cash Back³

Enjoy

- Online Account Access
- Account Alerts
- Automatic Bill Pay
- Free Credit Score⁵

Consumer Credit Cards: Reward Products

Charts represent example spend/earn.

Visa®
Everyday
Rewards+ Card

Earn up to 4X points on everyday spending

SAMPLE QUARTERLY EXPENSES	SPEND	POINTS
4X Dining, Takeout & Food Delivery	\$1,200	4,800
2X Grocery Stores, Grocery Delivery Gas Stations & Streaming Services	\$2,300	4,600
1X all other Purchases	\$4,000	4,000
Total Quarterly Example	\$7,500	13,400
TOTAL ANNUAL POINTS EXAMPLE:	53,600	
	(redeemable for \$536 cash back, merchandise, gift cards or travel)	

Visa® College
Real Rewards
Card

Earn 1.5X points per \$1 spent on eligible purchases

SAMPLE QUARTERLY EXPENSES	SPEND	1.5X POINTS
1.5X Cell Phone Purchases	\$200	300
1.5X Home Utilities	\$300	450
1.5X Supermarket Purchases	\$400	600
1.5X all other Purchases	\$900	1,350
Total Quarterly Example	\$1,800	2,700
TOTAL ANNUAL POINTS EXAMPLE:	10,800	
	(redeemable for \$108 cash back, merchandise, gift cards or travel)	

Visa®
Max Cash
Preferred Card

Visa®
Max Cash
Secured Card

Earn up to 5% cash back

SAMPLE QUARTERLY EXPENSES	SPEND	CASH BACK
5% TV, Internet & Streaming Services	\$200	\$10
5% Home Utilities	\$300	\$15
2% Restaurants & Food Delivery	\$400	\$8
1% all other Purchases	\$900	\$9
Total Quarterly Example	\$1,800	\$42
TOTAL ANNUAL CASH BACK EXAMPLE:	\$168	

Max Cash Categories

5% CASH BACK CATEGORIES:

- TV, Internet & Streaming Services
- Fast Food
- Cell Phone Providers
- Department Stores
- Home Utilities
- Furniture Stores
- Electronics Stores
- Recreation
- Entertainment

2% CASH BACK CATEGORIES:

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

¹ You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 additional Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as gas station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. 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).

³ 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 You will earn 1.5 Reward Points ("Points") for each \$1 of eligible net purchases made with your Account within a billing cycle. 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.

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.

⁶ Late payments or going over the credit limit may damage your credit history.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2021 Elan Financial Services