

# CHOOSE THE CARD THAT'S RIGHT FOR YOU.



I'm interested in...

## VISA® SECURED CARD

### BUILDING<sup>1</sup> OR REBUILDING CREDIT

#### What you'll get:

#### SMART CREDIT BENEFITS

- **24/7 Online Account Access** and Account Alerts that put you in control of your finances – including our Mobile Payments App
- **Automatic Bill Pay** for your convenience
- **Zero Fraud Liability**<sup>2</sup> for your protection
- **FREE Credit Score**<sup>3</sup> so you can access your credit score online anytime
- **A credit line** that you determine, based on your deposit<sup>4</sup>

#### How Secured Credit Cards Work

- Apply and fund your secured savings account, which serves as your security deposit.
- Your deposit must be in hundred-dollar increments. Minimum of \$300, maximum of \$5,000.
- Your credit line is the same amount as your security deposit.
- Use your card like any other credit card.

## VISA® COLLEGE REAL REWARDS CARD

### EARNING VALUABLE REWARDS<sup>5</sup>

#### What you'll get:

#### 1.5X UNLIMITED REWARDS

**\$25** awarded after first purchase<sup>6</sup> – that's 2,500 bonus rewards points

**1.5X** points per \$1 on all eligible purchases<sup>7</sup>

**No caps or limits** on the number of points you can earn

#### Redeem for

-  Cash Back<sup>6</sup>
-  Travel
-  Merchandise
-  Gift Cards

#### PLUS, THESE OTHER SMART CREDIT BENEFITS

- **24/7 Online Account Access** and Account Alerts that put you in control of your finances – including our Mobile Payments App
- **Automatic Bill Pay** for your convenience
- **Zero Fraud Liability**<sup>2</sup> for your protection
- **FREE Credit Score**<sup>3</sup>



**SIMPLY ASK A REPRESENTATIVE AND APPLY TODAY!**

# TIPS FOR TAKING CONTROL OF YOUR CREDIT

Whether you are just starting out, or if you are looking to improve your credit history, there are a few simple steps that you can take to ensure your credit success.

- 1 Apply today** for either our Visa® College Real Rewards Card or Visa® Secured Card based on your needs.
- 2 Pay your monthly bill on time.** We recommend that you sign up for Automatic Bill Pay to make this easier and one less thing that you have to think about every month.
- 3 Don't "Max Out" your card.** We make this simple with Online and Mobile Account Access. You can monitor your spending any time you want.
- 4 Make more than the minimum payment.** Even a few extra dollars a month can have a positive impact to your credit score.
- 5 Regularly check your credit report for errors.** We offer you continuous FREE access to your credit score, and recommend that you obtain a credit report once every 3 months to make sure that all of the information being reported is correct.



## ASK A REPRESENTATIVE HOW TO APPLY TODAY!

<sup>1</sup> Late payments or going over the credit limit may damage your credit history.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Your credit limit will be equal to the amount of your security deposit.

<sup>5</sup> 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).

<sup>6</sup> 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.

<sup>7</sup> 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.

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

©2020 Elan Financial Services