

# Consumer Credit Cards: Product Guide



Choose The Card That's Right For You.

## I'M INTERESTED IN:

### EARNING VALUABLE REWARD

Choose where you earn the most cash back

Visa® Max Cash Preferred Card

Earn

**5%** Cash Back In Two Categories You Choose

**5% cash back** on your first \$2,000 in combined eligible purchases each quarter on two categories you choose<sup>1</sup>, such as:

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

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

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

**1% unlimited cash back** on all other eligible purchases

**Redeem**

- Cash Back<sup>2</sup>

Earn rewards on everyday purchases

Visa® Real Rewards Card

Earn

**1.5X** Rewards - With No Limits

- **1.5X Points** per \$1 spent on eligible purchases<sup>3</sup>

**Redeem**

- Merchandise
- Gift Cards
- Travel
- Cash Back

### PAYING DOWN BALANCES

Save interest on balance transfers and purchases

Visa® Platinum Card

**Low Intro Rate**

- For an extended time

**Transfer Balances**

- From other higher rate credit cards

### BUILDING OR REBUILDING CREDIT<sup>5</sup>

Easy to manage card for college students

Visa® College Real Rewards Card

**1.5X** Unlimited Rewards

- **1.5X Points** per \$1 spent on eligible purchases<sup>3</sup>
- Account Alerts, Online and Mobile Account Access, Autopay, Free Credit Score<sup>4</sup>

**Redeem**

- Merchandise
- Gift Cards
- Travel
- Cash Back

Access to credit while helping you build a positive credit history

Visa® Secured Card

**The Convenience Of A Credit Card**

- While working to build or improve your credit

**Enjoy**

- Online Account Access
- Account Alerts
- Automatic Bill Pay
- Free Credit Score<sup>4</sup>

# Consumer Credit Cards: Reward Products

**Visa®  
Real Rewards  
Card**

**Visa® College  
Real Rewards  
Card**

**Earn 1.5X  
points**

SAMPLE QUARTERLY EXPENSES	SPEND	1.5X POINTS
<b>1.5X</b> Cell Phone Purchases	\$900	1,350
<b>1.5X</b> Home Utilities	\$1,100	1,650
<b>1.5X</b> Supermarket Purchases	\$1,200	1,800
<b>1.5X</b> all other Purchases	\$4,000	6,000
<b>Total Quarterly Example</b>	<b>\$7,200</b>	<b>10,800</b>
<b>TOTAL ANNUAL POINTS EXAMPLE:</b>	<b>43,200</b>	
	(redeemable for \$432 cash back, merchandise, gift cards or travel)	

**Visa®  
Max Cash  
Preferred Card**

**Earn 5% cash back  
in two categories of  
your choice**

SAMPLE QUARTERLY EXPENSES	SPEND	CASH BACK
<b>5%</b> TV, Internet & Streaming Services	\$900	\$45
<b>5%</b> Home Utilities	\$1,100	\$55
<b>2%</b> Restaurants & Food Delivery	\$1,200	\$24
<b>1%</b> all other Purchases	\$4,000	\$40
<b>Total Quarterly Example</b>	<b>\$7,200</b>	<b>\$164</b>
<b>TOTAL ANNUAL CASH BACK EXAMPLE:</b>	<b>\$656</b>	

## 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

### FOR MORE INFORMATION, PLEASE CONTACT:

Representative Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

### APPLY NOW ON YOUR DEVICE:

Text this code  to 96932 for an application link

By texting 96932 your request for information about this offer from your wireless number, you agree to receive a one-time automated text message with a link to apply. Message and data rates may apply.

<sup>1</sup> 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 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.

<sup>2</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).

<sup>3</sup> You will earn 1.5 Reward Points ("Points") for each dollar 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.

<sup>4</sup> The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

<sup>5</sup> Late payments or going over the credit limit may damage your credit history.

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