



Choose a card. Hit your goals.

No matter your financial goals, choosing the right credit card can help you achieve them

Zero+
Card

Everyday
Rewards+ Card

Max Cash
Preferred Card

Travel
Rewards+ Card

Reserve
Rewards+ Card

VISA

CONSUMER Credit Cards

Visa® Zero+ Card



Enjoy a low intro rate and discover the extras.

Finance big purchases, consolidate debt, and earn cash back.

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

4% cash back on travel booked directly in the Rewards Center when you use your card¹

\$15 annual statement credit after making purchases for 11 consecutive months²

Cell phone protection — Get reimbursed up to \$600 if your cell phone is stolen or damaged, when you pay your monthly cell phone bill with your card³

Pay over time with a special Card ExtendPay plan offer, available each calendar year⁴

Redeem cash back¹¹ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution¹

Visa® Everyday Rewards+ Card



Earn up to 4X points on everyday purchases.

More rewards on the things you buy every day

4X points⁵ on dining, takeout and restaurant delivery on your first \$2,000 each quarter

2X points⁵ at grocery stores,* gas stations/EV charging stations,* and on eligible streaming services

1X points on all other eligible purchases

Earn 15,000 bonus points (worth up to \$150⁷) when you spend \$500 within the first 90 days⁶

Redeem points⁷ for your choice of cash back,⁸ gift cards, merchandise, and travel

*Excludes discount stores/supercenters and wholesale clubs

Visa® Max Cash Preferred Card



Get up to 5% cash back in two categories of your choice.

The freedom to choose and the power to earn

5% cash back in two categories of your choice – first \$2,000 in combined purchases each quarter⁹

2% unlimited cash back on one everyday category of your choice⁹

1% unlimited cash back on all other eligible purchases

\$150 bonus awarded when you spend \$500 within the first 90 days¹⁰

Redeem cash back¹¹ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution⁹

Apply today!

See a representative for more details, including pricing.

Visa® Travel Rewards+ Card

Earn 4X points on travel and more.



Exclusive rewards on travel and frequent purchases

4X points on eligible travel purchases, at gas stations/EV charging stations,* and on entertainment and recreation purchases¹²

1.5X points on all other eligible purchases

Earn 25,000 bonus points (worth up to \$250⁷) when you spend \$2,000 within the first 120 days¹³

No caps on the number of points you can earn

Redeem points⁷ for your choice of travel, cash back,⁸ merchandise, and gift cards

Airport lounge access — Complimentary Priority Pass™ Select Membership that gives access to more than 1,700 VIP lounges and experiences worldwide¹⁴

*Excludes discount stores/supercenters and wholesale clubs

Visa® Reserve Rewards+ Card

Earn 6X points on travel.



Exceptional premium rewards on travel and more

6X points on prepaid travel booked directly in the Rewards Center when you use your card¹⁵

2X points on all other eligible purchases

Earn 50,000 bonus points (worth up to \$500⁷) when you spend \$4,500 within the first 90 days¹⁶

No caps on the number of points you can earn

Redeem points⁷ for your choice of travel, cash back,⁸ merchandise, and gift cards

\$100 annual statement credit for travel booked directly in the Rewards Center using your card¹⁷

Up to \$240 in statement credits for eligible sports & fitness, personal care, entertainment & streaming services, dining, takeout & restaurant delivery purchases¹⁸

\$60 annual Priority Wine Pass statement credit¹⁹

Airport lounge access — Complimentary Priority Pass™ Select Membership that gives access to more than 1,700 VIP lounges and experiences worldwide¹⁴

TSA PreCheck® or Global Entry® credit — Enjoy up to \$120 in statement credits to reimburse your application fee once every four years²⁰

Apply today!

See a representative for more details, including pricing.

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 considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Account must be open and in good standing (not past due or overlimit) to earn and redeem rewards and benefits. Subject to applicable law, 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). Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional rewards.

¹ **Zero+ Card:** You will earn 4% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Zero+ Card. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

² An automatic statement credit of \$15 per 12-month period will be applied to your Zero+ Account within 2 statement billing cycles following 11 consecutive calendar months of purchases, if the Account is in good standing (not past due or overlimit). We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Certain terms, conditions and exclusions apply. In order for coverage to apply, you must pay your monthly cellular wireless bill with your Zero+ Card. Please view the Guide to Benefits at mycardgtb.com/vzero for further card benefit details including full terms and conditions.

⁴ Account must be in good standing (not past due or overlimit) and meet eligibility requirements to receive the 3-month Card ExtendPay plan special offer each calendar year. If eligible, this offer will be available within 2 months after the introductory purchase APR offer expires. Eligibility is determined monthly and this offer can only be used once per calendar year. You may designate up to 50% of your credit card line (\$100 minimum) in eligible credit card purchases. Only purchase balances are eligible for Card ExtendPay plans.

⁵ **Everyday Rewards+ Card:** You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (1 base Point and 3 bonus Points) per dollar spent on eligible Net Purchases for your first \$2,000 each quarter, 1 Point after quarterly maximum, during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases during each billing cycle at merchants classified as gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1 Point), grocery store and supermarket (at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1 Point), and qualifying streaming subscription services. Refer to your Program Rules for a list of qualifying streaming services. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁶ If you're approved for a new Everyday Rewards+ Card, a one-time 15,000 bonus Points will be awarded after eligible Net Purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

⁷ Maximum Point value applies to Points redeemed for a deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your Points for other rewards such as travel, merchandise, gift cards, and/or statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁸ 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 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁹ **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 (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/ Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. 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.

¹⁰ If you're approved for a new Max Cash Preferred Card, a 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 1-2 statement billing cycles for your bonus to appear on your credit card statement.

¹¹ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

¹² **Travel Rewards+ Card:** You will earn 1.5 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (1.5 base Points and 2.5 bonus Points) per dollar spent on eligible Net Purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1.5 Points), entertainment, and recreation category codes. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers. Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, dance studios and schools, and ongoing fitness subscriptions. Purchases from third parties and consultants at these locations may not qualify. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹³ If you're approved for a new Travel Rewards+ Card, a one-time 25,000 bonus Points will be awarded after eligible Net Purchases totaling \$2,000 or more are made to your account within 120 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

¹⁴ Certain terms, conditions and exclusions apply. Number of lounges and experiences is subject to change. Cardholders must enroll to receive a 12-month Priority Pass Select membership to access, with their accompanying guests, airport VIP lounges worldwide that participate in the Priority Pass Select program. Enrollment with no membership fee is limited to one account cardholder (including authorized users). Please view the Guide to Benefits (Reserve Rewards+: mycardgtb.com/reserverewardsvs; Travel Rewards+: mycardgtb.com/travelrewardsvs) for further card benefit details including full terms and conditions.

¹⁵ **Reserve Rewards+ Card:** You will earn 2 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 6 Points (2 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases for prepaid airfare, car rental, and hotel reservations booked directly in the Rewards Center using your Reserve Rewards+ Card instead of Points. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹⁶ If you're approved for a new Reserve Rewards+ Card, a one-time 50,000 bonus Points will be awarded after eligible Net Purchases totaling \$4,500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

¹⁷ In order to qualify for the travel credit, you must make travel purchases in the Rewards Center using your Reserve Rewards+ Card. Credit(s) matching the purchase amount(s) of up to \$100 per 12-month period will be applied to your account within 1-2 statement billing cycles after the purchase(s) post to the account. The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

¹⁸ Automatic statement credit(s) of up to \$20 per month (up to \$240 annually) will be applied to your account within 1-2 statement billing cycles after purchases are made in the following four eligible categories. Categories qualify individually at a rate of \$5 per category per month. Purchase categories include: (1) Eligible Sports and Fitness purchases, such as sporting goods stores, golf courses, annual/monthly workout subscriptions, and fitness centers. (2) Eligible Personal Care purchases, such as salons, barbers, spas, drug stores, and most merchants classified as pharmacies. (3) Eligible Entertainment and Streaming purchases, such as Netflix, Hulu, Apple Music, and tickets to movies, sporting events, and concerts purchased directly through the venue or from qualifying ticket sellers such as Ticketmaster® and StubHub®. (4) Eligible Dining purchases, such as restaurants, restaurant delivery, fast food restaurants, and bars. A single purchase transaction of at least \$5 per month at eligible merchant(s) must be made to receive the credit in each category. The account must be in good standing (not past due or overlimit) to qualify for any annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. Purchases qualify based on how a merchant's business is classified. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

¹⁹ In order to qualify for the Priority Wine Pass credit, you must purchase a 1-year membership with your Reserve Rewards+ Card. A credit of \$60 per 12-month period will be applied to your account within 1-2 statement billing cycles after the purchase posts to the account. To purchase a membership or for membership questions, refer to prioritywinepass.com. The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

²⁰ Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. You will receive a statement credit for your application fee within 1-2 billing cycles. Please view the Guide to Benefits at mycardgtb.com/reserverewardsvs for further card benefit details including full terms and conditions. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

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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