

VISA® MAX CASH SECURED CARD

SECURED VISA® CARD

VISA® COLLEGE REAL REWARDS CARD

BUILDING OR REBUILDING CREDIT¹

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.

CASH BACK REWARDS²

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

The Convenience Of A Credit Card

While working to build or improve your credit

Lower APR

Flexible Purchasing Power

Use your card anywhere Visa® is accepted

EARNING VALUABLE REWARDS

FLEXIBLE REWARD OPTIONS

1.5X Points per \$1 spent on all eligible purchases⁶

\$25 awarded after first purchase⁷ – that's 2,500 bonus rewards points

No caps or limits on points earned

Redeem for

 Cash Back⁸  Travel

 Merchandise  Gift Cards

SMART CREDIT BENEFITS

- **24/7 Online Account Access** and Account Alerts that put you in control of your finances – including our Mobile Payments App
- **AutoPay** lets you automatically pay your credit card bill from your checking or savings account
- **Zero Fraud Liability⁴** for your protection
- **FREE Credit Score⁵** so you can access your credit score online anytime



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 the Max Cash Secured Card, College Real Rewards Card or Secured Card based on your needs.

2

Use your card responsibly by doing things like:

- Pay your monthly bill on time – We recommend signing up for AutoPay to make it easy and convenient.
- Don't "max out" your card – Check your spending anytime with our online and mobile account access.
- Make more than the minimum payment – Even a few extra dollars each month can have a big impact.

3

Monitor your progress by regularly checking 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!

¹ Late payments or going over the credit limit may damage your credit history.

² 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).

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 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.

⁶ 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.

⁷ First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

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 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).

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