

Peoples  
STATE BANK



**GREAT RATE. FLEXIBLE REWARDS.  
MAXIMUM CASH BACK.  
FIND THE RIGHT CARD FOR YOU.**

**VISA**

CONSUMER Credit Cards

DO YOU NEED A LOW INTRO RATE,  
VALUABLE REWARDS OR CASH BACK?

**APPLY TODAY!**

SEE A REPRESENTATIVE FOR DETAILS.



**GREAT FOR LARGE EXPENSES**

VISA® PLATINUM CARD



**EARN MORE ON  
FREQUENT SPEND**

VISA® EVERYDAY REWARDS+ CARD



**POWER TO CHOOSE & EARN**

VISA® MAX CASH PREFERRED CARD

**CHOOSE THE CARD THAT'S RIGHT FOR YOU.**

# EXTENDED LOW INTRO RATE

GREAT FOR LARGE PURCHASES AND TRANSFERRING  
CREDIT CARD BALANCES



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



Use for large purchases, unexpected expenses or last-minute necessities



Pay down your other high-rate credit card balances faster

# EARN UP TO 4X POINTS ON EVERYDAY SPENDING

REDEEM POINTS FOR TRAVEL, CASH BACK AND MORE



Points on dining,  
take-out & food delivery<sup>1</sup>



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



Points on all other  
eligible spend



Earn 15,000 bonus points  
(a \$150 value) when you  
spend \$500 within the  
first 90 days<sup>2</sup>



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

**VISA® EVERYDAY  
REWARDS+ CARD**

# EARN UP TO 4X POINTS ON EVERYDAY SPENDING

REDEEM POINTS FOR TRAVEL, CASH BACK AND MORE



## Merchandise

Music, Movies, Books,  
Electronics & more



## Brand-Name Gift Cards

Retailers & Restaurants  
250+ brands



## Travel

Air Travel, Hotel Stays,  
Rental Cars & more



## Cash Back

2,500 points for \$25  
cash back<sup>3</sup>

**VISA® EVERYDAY  
REWARDS+ CARD**

# UP TO 5% CASH BACK ON 2 CATEGORIES YOU CHOOSE

CASH BACK MAXIMIZED TO FIT YOUR LIFE

5%

Cash back on two categories you choose – first combined \$2,000 spent each quarter<sup>4</sup>

2%

Unlimited cash back on one everyday category of your choice

1%

Unlimited cash back on all other eligible purchases

\$150

Bonus awarded after you spend \$500 within first 90 days of account opening<sup>5</sup>

**VISA® MAX CASH  
PREFERRED CARD**

# UP TO 5% CASH BACK ON 2 CATEGORIES YOU CHOOSE

CASH BACK MAXIMIZED TO FIT YOUR LIFE

5%

## Cash Back from two categories like these:

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

2%

## Unlimited Cash Back from one category:

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

1%

## Unlimited Cash Back

\$

## Redeem Cash Back<sup>3</sup>

- Statement Credit
- Rewards Card
- Deposit to Qualifying Account

**VISA® MAX CASH  
PREFERRED CARD**

# CHOOSE THE CREDIT CARD WITH THE FEATURES YOU WANT.

	Visa® Platinum	Visa® Everyday Rewards+	Visa® Max Cash Preferred
<b>REWARDS EARNED</b>	<b>GREAT FOR LARGE EXPENSES</b>	<b>EARN MORE ON FREQUENT SPEND</b>	<b>POWER TO CHOOSE &amp; EARN</b>
<ul style="list-style-type: none"> <li>• 5% cash back on two categories you choose<sup>4</sup></li> <li>• 2% cash back on one everyday category</li> <li>• 1% cash back on all other eligible purchases</li> </ul>			✓
<ul style="list-style-type: none"> <li>• 4X points on dining, take-out &amp; food delivery<sup>1</sup></li> <li>• 2X points at grocery stores, grocery delivery, gas stations &amp; streaming services</li> <li>• 1X point on all other eligible spend</li> </ul>		✓	
<b>REDEEM REWARDS</b>			
Cash Back <sup>3</sup>		✓	✓
Merchandise and Gift Cards		✓	
Travel		✓	
No rewards expiration for active cardmembers <sup>5</sup>			✓
5 years to redeem for rewards <sup>1</sup>		✓	
<b>BENEFITS</b>			
Transfer balances from higher rate credit cards	✓		
Enjoy peace of mind with zero fraud liability <sup>6</sup> , emergency card replacement, free credit score <sup>7</sup> and 24/7 live US-based customer service	✓	✓	✓



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>1</sup> **Everyday Rewards+ Card:** You will earn 1 Point for every dollar 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 dollar 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 dollar 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.

<sup>2</sup> If you're approved for a new Everyday Rewards+ Card, 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 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

<sup>3</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>4</sup> **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 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.

<sup>5</sup> If you're approved for a new Max Cash Preferred Card, 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 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

<sup>6</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>7</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.