



Consumer Credit Cards: Product Guide

CHOOSE THE CARD THAT DELIVERS THE BENEFITS YOU WANT MOST.



I PREFER...

**PAYING DOWN
BALANCES**

**EARNING
VALUABLE
REWARDS**

**BUILDING OR
REBUILDING
CREDIT⁴**

I'm interested in:

**SAVING ON
INTEREST**

**VISA®
PLATINUM CARD**

EXTENDED INTRO RATE
Non-rewards

**TRANSFER BALANCES FROM
OTHER HIGHER RATE CREDIT
CARDS**

**EARNING
CASH BACK**

**CASH REWARDS
AMERICAN
EXPRESS® CARD**

UP TO 3% CASH BACK
• 3% cash back on eligible purchases at gas stations
• 2% cash back on eligible supermarket purchases
• 1% cash back on all other eligible net purchases

REDEEM FOR CASH BACK¹

**EARNING
VALUABLE
REWARDS**

**VISA® REAL
REWARDS CARD**

1.5X UNLIMITED REWARDS
• 1.5 Points per \$1 spent on eligible net purchases

**REDEEM FOR
CASH BACK¹,
TRAVEL REWARDS,
MERCHANDISE
AND GIFT CARDS**

**EARNING
EVEN MORE
REWARDS
IN POPULAR SPEND
CATEGORIES**

**PREMIER REWARDS
AMERICAN
EXPRESS® CARD**

UP TO 4X REWARDS
• 4 Points per \$1 spent on eligible restaurant purchases
• 3 Points per \$1 spent on eligible airline purchases
• 2 Points per \$1 spent on eligible purchases at gas stations
• 1 Point per \$1 spent on all other eligible net purchases

**EARNING
VALUABLE
REWARDS**

**VISA® COLLEGE REAL
REWARDS CARD**

1.5X UNLIMITED REWARDS
• 1.5 Points per \$1 spent on eligible net purchases
• Account Alerts, Online and Mobile Account Access, Autopay,
Zero Fraud Liability², Free Credit Score³

**VISA® SECURED
CARD**

**THE CONVENIENCE OF A CREDIT CARD WHILE
WORKING TO BUILD OR IMPROVE YOUR CREDIT**

**ONLINE ACCOUNT
ACCESS, ACCOUNT ALERTS,
AUTOMATIC BILL PAY, FREE
CREDIT SCORE³**

Consumer Credit Cards: Reward Products

Earn up to 3% cash back, every month.

**CASH REWARDS
AMERICAN
EXPRESS® CARD**

	Sample Monthly Expenses
Gas Stations (3%)	\$200
Supermarkets (2%)	\$300
Entertainment	\$175
Restaurants	\$250
Cell Phone	\$175
Landline, Cable TV & Internet	\$225
Utilities	\$275
Other	\$200

Total Monthly Expenses: \$1,800

3% Cash Back on the first \$6,000 in eligible purchases made each year at gas stations	\$6.00
2% Cash Back at supermarkets	\$6.00
1% Cash Back on all other eligible net purchases	\$13.00

Total Example Monthly Cash Back = \$25.00

Earn up to 4X points for every \$1 spent, every month.

**PREMIER REWARDS
AMERICAN
EXPRESS® CARD**

	Sample Monthly Expenses
Restaurants (4X)	\$525
Airfare (3X)	\$300
Gas Stations (2X)	\$200
Supermarkets	\$125
Cell Phone	\$100
Cable TV & Internet	\$225
Utilities	\$275
Other	\$50

Total Monthly Expenses: \$1,800

4X Points at restaurants	2,100
3X Points on airlines	900
2X Points at gas stations	400
1X Points on all other purchases	775

Total Example Monthly Points = 4,175

See chart below for rewards redemption options

Earn 1.5X points for every \$1 spent, every month.

**VISA® REAL
REWARDS CARD**

Total Monthly Average Expenses \$1,800

Total Monthly Expenses: \$1,800

1.5X Points 2,700

Total Example Monthly Points = 2,700

See chart below for rewards redemption options

Earn 1.5X points for every \$1 spent, every month.

**VISA® COLLEGE
REAL REWARDS
CARD**

Total Monthly Average Expenses \$1,800

Total Monthly Expenses: \$1,800

1.5X Points: 2,700

Total Example Monthly Points = 2,700

See chart below for rewards redemption options

4 Different Ways to Redeem Points.

Cash Back¹	Redeem 2,500 points for \$25 cash back
Travel	Book air travel, hotel stays, rental cars and more.
Merchandise and Gift Cards	Redeem points for gift cards or brand-name merchandise from select retailers.

FOR MORE INFORMATION, PLEASE CONTACT:

Representative Name: _____

Phone Number: _____

Email Address: _____

FREQUENTLY ASKED QUESTIONS:

Q: Where can I use my card?

A: American Express is welcomed at millions of U.S. and worldwide merchants, including drugstore and supermarket chains, retailers and restaurants. Visa is accepted at tens of millions of merchants.

Q: Do I have to pay my balance off in full each month?

A: No. All of our credit cards allow you to carry a balance from month to month. Of course, you can always pay your balance in full!

Q: Are there any caps or limits on the number of reward points or the amount of cash back I can earn on any of the reward cards?

A: With the exception of the Cash Rewards American Express® Card, which lets you earn the full 3% cash back on the first \$6,000 in annual fuel spend (1% thereafter), there are no caps or limits on any of the other categories for that card or on any of the other reward cards.

¹ Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles.

² 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.

³ The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

⁴ Late payments or going over the credit limit may damage your credit history

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