



# Meet your new favorite credit card

Whether you're looking for rewards, cash back, or a low intro rate, there's a card that's perfect for you

**Platinum Card**

**Everyday  
Rewards+ Card**

**Max Cash  
Preferred Card**

**Travel  
Rewards+ Card**

**Reserve  
Rewards+ Card**

**VISA**

CONSUMER Credit Cards



## Visa® Platinum Card



Get a great low introductory rate for an extended time.

Just right for large expenses.

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

**Pay down** your higher-rate credit card balances faster

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

## Visa® Everyday Rewards+ Card



Earn up to 4X points on everyday purchases.

More rewards on the things you buy every day.

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**4X points**<sup>1</sup> on dining, takeout & restaurant delivery<sup>^</sup>

**2X points** at grocery stores\*

**2X points** at gas stations and EV charging stations\*

**2X points** on streaming services

**1X points** on all other eligible purchases

**Earn 15,000 bonus points** (worth up to \$150<sup>3</sup>) when you spend \$500 within the first 90 days<sup>2</sup>

**Redeem points**<sup>3</sup> for your choice of cash back,<sup>4</sup> gift cards, merchandise, and travel

<sup>^</sup>4X points on your first \$2,000 each quarter, after that 1X point

\*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.

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**5% cash back** in two categories of your choice – first \$2,000 in combined purchases each quarter<sup>5</sup>

**2% unlimited cash back** on one everyday category of your choice<sup>5</sup>

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

**\$150 bonus awarded** when you spend \$500 within the first 90 days<sup>6</sup>

**Redeem cash back**<sup>7</sup> as a statement credit, rewards card, or as a deposit to a qualifying account<sup>5</sup>

**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.

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**4X points** on travel purchases<sup>8</sup>

**4X points** at gas stations and EV charging stations\*

**4X points** on entertainment and recreation purchases

**1.5X points** on all other eligible purchases

**Earn 25,000 bonus points** (worth up to \$250<sup>3</sup>) when you spend \$2,000 within the first 120 days<sup>9</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of travel, cash back,<sup>4</sup> merchandise, and gift cards

**Airport lounge access** — Complimentary Priority Pass™ Select Membership that gives access to more than 1,600 VIP lounges and experiences worldwide<sup>10</sup>

\*Excludes discount stores/supercenters and wholesale clubs

# Visa® Reserve Rewards+ Card



Earn 6X points on travel.

## Exceptional premium rewards on travel and more.

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**6X points on travel** booked directly in the Rewards Center<sup>11</sup>

**2X points** on all other eligible purchases

**Earn 50,000 bonus points** (worth up to \$500<sup>3</sup>) when you spend \$4,500 within the first 90 days<sup>12</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of travel, cash back,<sup>4</sup> merchandise, and gift cards

**\$100 annual statement credit** for travel booked directly in the Rewards Center<sup>13</sup>

**Up to \$240 in statement credits** for eligible sports & fitness, personal care, entertainment & streaming services, dining, takeout & restaurant delivery purchases<sup>14</sup>

**\$60 annual Priority Wine Pass statement credit**<sup>15</sup>

**Airport lounge access** — Complimentary Priority Pass™ Select Membership that gives access to more than 1,600 VIP lounges and experiences worldwide<sup>10</sup>

**TSA PreCheck® or Global Entry® credit** — Enjoy up to \$120 in statement credits to reimburse your application fee once every four years<sup>16</sup>

## 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. 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).

**1 Everyday Rewards+ Card:** You will earn 1 Point for every \$1 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 (4 Points total) for every \$1 in eligible net purchases each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn 3 Points (4 Points total) for every \$1 on your first \$2,000 each quarter on restaurant, fast-food restaurant or bar purchases. You will earn 1 additional Point (2 Points total) for every \$1 on purchases in the following categories: grocery store and supermarket (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**); gas station and electric vehicle charging station (**excluding wholesale clubs, discount stores/supercenters and grocery stores/supermarkets**) and qualifying streaming subscription services. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

**2** 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.

**3** Maximum Point value applies to points redeemed as a cash 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 a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

**4** 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 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.

**5 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. **IMPORTANT CHANGE: Effective April 22, 2025, all purchases in the following everyday categories: Grocery Stores/Grocery Delivery and Gas Stations/EV Charging Stations at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1%.** Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. 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 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.

**6** 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.

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

**8 Travel Rewards+ Card:** You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in 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, electric vehicle charging station, entertainment, and recreation category codes. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn 2.5 Points (4 Points total) for every \$1 in 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 (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**), entertainment, and recreation category codes. Additional Points for Entertainment and Recreation purchases are dependent on how merchants choose to classify their business. 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. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Points expire five years from the end of the quarter in which they are earned.

**9** 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.

**10** 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](http://mycardgtb.com/reserverewardsvs); Travel Rewards+: [mycardgtb.com/travelrewardsvs](http://mycardgtb.com/travelrewardsvs)) for further card benefit details including full terms and conditions.

**11 Reserve Rewards+ Card:** You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. 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.

**12** 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.

**13** 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 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.

**14** Automatic statement credit(s) of up to \$20 per month (up to \$240 annually) will be applied to your account within 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. A Purchase will not qualify for the annual credit if the merchant's selected code is in a category that does not qualify. We do not determine the category codes that merchants choose and we 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.

**15** 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 2 statement billing cycles after the purchase posts to the account. To purchase a membership or for membership questions, refer to [prioritywinepass.com](http://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.

**16** 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](http://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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