

# CREDIT CARDS

## Do you need a low intro rate or valuable rewards?

### Pay Down Balances

#### VISA® PLATINUM CARD

- Pay down your other credit card balances faster with a great low introductory rate for an extended time
- Save on interest
- Non-rewards

### Rewards to Use the Way You Want

#### VISA® REAL REWARDS CARD

- Earn 1.5 points monthly for every \$1 you spend on eligible purchases<sup>1</sup> (equal to 1.5% cash back)
- No caps or limits on the number of points you can earn, and you have five years to redeem for rewards
- 2,500 bonus rewards points awarded after first purchase<sup>2</sup>, redeemable for:
  - \$25 cash back or
  - Merchandise or
  - Gift cards or
  - Save towards travel

#### VISA® MAX CASH PREFERRED CARD

- Up to 5% cash back on two categories you choose<sup>3</sup>
- Unlimited 2% cash back on one category of your choice
- Unlimited 1% cash back on all other eligible purchases
- Spend \$500 within the first 90 days of account opening and receive \$150 bonus<sup>2</sup>

Choosing the right Ent Visa® Credit Card is easier than ever. No matter which card you choose, you'll enjoy great rates, online account management tools and an option for contactless payments through your favorite digital wallet.

#### Apply now.

Apply online at [Ent.com/CreditCards](https://Ent.com/CreditCards), stop by your nearest Ent Service Center or call (719) 574-1100 or 800-525-9623.

— [Ent.com/CreditCards](https://Ent.com/CreditCards) —

# CREDIT CARDS

	LOW INTRO RATE		EARN REWARDS	
	VISA® PLATINUM CARD	VISA® REAL REWARDS CARD	VISA® MAX CASH PREFERRED CARD	
<b>SAVE ON INTEREST</b>				
Pay down balances faster with a low introductory rate	●			
<b>REDEEM REWARDS</b>				
Cash back <sup>2</sup>		●	●	
Merchandise and gift cards		●		
Travel		●		
<b>REWARDS EARNED</b>				
Up to 5% cash back in 2 categories of your choice <sup>3</sup>				●
2% unlimited cash back on one category of your choice <sup>3</sup>				●
1% unlimited cash back on all other eligible purchases <sup>3</sup>				●
1.5 points/1.5% per \$1 on all purchases <sup>1</sup>		●		
<b>BONUSES</b>				
Reward bonus - \$25 value awarded after first purchase <sup>2</sup>		●		
Reward bonus - \$150 awarded after you spend \$500 in the first 90 days <sup>2</sup>				●

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> **Real Rewards Card:** You will earn 1.5 Reward Points (“Points”) for each dollar of eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). 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.

<sup>2</sup> Reward points can be redeemed as a cash deposit to a checking or savings account with Ent Credit Union 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). If you’re approved for a new Real Rewards Card, first purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. 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>3</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 Ent Credit Union 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.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.