

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
- Use for everyday purchases, last minute necessities, or unexpected expenses
- Non-rewards

Rewards to Use the Way You Want

VISA® EVERYDAY REWARDS+ CARD

- 4X points on dining, take-out & food delivery¹
- 2X points at grocery stores, grocery delivery, gas stations & streaming services
- 1X point on all other eligible spend
- No caps or limits on the number of points you can earn, and you have five years to redeem for rewards
- Earn 15,000 bonus points when you spend \$500 in the first 90 days of account opening², redeemable for:
 - \$150 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 choose⁴
- Unlimited 2% cash back on one category of your choice
- Unlimited 1% cash back on all other eligible purchases
- \$150 bonus awarded after you spend \$500 within first 90 days of account opening⁵

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, stop by your nearest Ent Service Center or call (719) 574-1100 or 800-525-9623.

— Ent.com/CreditCards —

CREDIT CARDS

	LOW INTRO RATE		EARN REWARDS	
	VISA® PLATINUM CARD	VISA® EVERYDAY REWARDS+ CARD	VISA® MAX CASH PREFERRED CARD	
SAVE ON INTEREST				
Pay down balances faster with a low introductory rate	●			
REDEEM REWARDS				
Cash back		●	●	
Merchandise and gift cards		●		
Travel		●		
REWARDS EARNED				
Up to 5% cash back in 2 categories of your choice ³				●
2% unlimited cash back on one category of your choice ³				●
1% unlimited cash back on all other eligible purchases ³				●
4X points on dining, take-out & food delivery ¹		●		
2X points at grocery stores, grocery delivery, gas stations & streaming services		●		
1X point on all other eligible spend		●		
BONUSES				
Reward bonus - 15,000 bonus points when you spend \$500 in the first 90 days ²		●		
Reward bonus - \$150 awarded after you spend \$500 within first 90 days ⁵				●

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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).

¹ **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.

² 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.

³ 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).

⁴ **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.

⁵ 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.

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