

# CREDIT CARDS

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

### Rewards to Use the Way You Want

#### VISA® EVERYDAY REWARDS+ CARD

- 4X points on dining, take-out & food delivery.<sup>1</sup>
- 2X points at grocery stores, grocery delivery, streaming services, gas and electric vehicle charging stations.
- 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 opening<sup>2</sup>, redeemable for:
  - \$150 cash back<sup>3</sup> or
  - Merchandise or
  - Gift cards or
  - Travel.

#### VISA® MAX CASH PREFERRED CARD

- Up to 5% cash back on two categories you choose.<sup>4</sup>
- 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 opening.<sup>5</sup>

### 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.

### Build Your Credit<sup>6</sup>

#### VISA® COLLEGE REAL REWARDS CARD

- Start building a credit history.
- 1.5X points for every \$1 spent on all eligible purchases.<sup>7</sup>
- 2,500 bonus points awarded after first purchase.<sup>8</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

	BUILD CREDIT	LOW INTRO RATE	EARN REWARDS	
	VISA® COLLEGE REAL REWARDS CARD	VISA® PLATINUM CARD	VISA® EVERYDAY 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>3</sup>	●		●	●
Merchandise and gift cards	●		●	
Travel	●		●	
<b>REWARDS EARNED</b>				
Up to 5% cash back in 2 categories of your choice <sup>4</sup>				●
2% unlimited cash back on one category of your choice <sup>4</sup>				●
1% unlimited cash back on all other eligible purchases <sup>4</sup>				●
4X points on dining, take-out & food delivery <sup>1</sup>			●	
2X points at grocery stores, grocery delivery, streaming services, gas and electric vehicle charging stations			●	
1X point on all other eligible spend			●	
1.5X points for every \$1 spent on all eligible purchases <sup>7</sup>	●			
<b>BONUSES</b>				
Reward bonus - 15,000 bonus points when you spend \$500 in the first 90 days <sup>2</sup>			●	
Reward bonus - \$150 awarded after you spend \$500 within first 90 days <sup>5</sup>				●
Reward bonus - 2,500 bonus points awarded after first purchase <sup>8</sup>	●			

# CREDIT CARDS

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 a gas station, electric vehicle charging 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, 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 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 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).

<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, 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 6-8 weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

<sup>6</sup> Late payments or going over the credit limit may damage your credit history.

<sup>7</sup> **College Real Rewards Card:** You will earn 1.5 Points for every dollar in eligible net purchases charged to your Account during each 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>8</sup> First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

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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# BUSINESS CREDIT CARDS

More choices. More value for your business.

Choosing the right Ent Visa® Business Credit Card is easier than ever. No matter which card you choose, you'll enjoy expense management tools, free employee cards and an option for contactless payments through your favorite digital wallet. Choose the card that's **right for you and your business.**

## Pay Down Balances

### VISA® BUSINESS CARD

- Pay down your other credit card balances faster with a great low introductory rate.
- Separate business expenses, manage cash-flow and track spending.
- Non-rewards.

## Cash for Your Business

### VISA® BUSINESS CASH PREFERRED CARD

- 3% cash back on eligible purchases at electric vehicle charging and gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases.<sup>1</sup>
- 1% unlimited cash back on all other eligible purchases.
- No limit on the total cash back earned, and you have five years to redeem for cash back.
- \$100 annual statement credit for recurring monthly software transactions.<sup>2</sup>
- \$25 cash back awarded after first purchase.<sup>3</sup>

## Unlimited Rewards

### VISA® BUSINESS REAL REWARDS CARD

- 1.5X points per \$1 spent on all eligible purchases.<sup>4</sup>
- 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>3</sup>, redeemable for:
  - \$25 cash back<sup>5</sup> or
  - Merchandise or
  - Gift cards or
  - Travel.

## More Rewards. Less Rules.

### SMART BUSINESS REWARDS VISA® CARD

- 2X points per \$1 spent in your top two spend categories each month - automatically.<sup>6</sup>
- 1X points monthly per \$1 spent on all other eligible purchases.
- No caps or limits on the number of points you can earn, and you have five years to redeem for rewards.
- Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening<sup>7</sup>, redeemable for:
  - \$200 cash back<sup>5</sup> or
  - Merchandise or
  - Gift cards or
  - Travel.

# BUSINESS CREDIT CARDS

	LOW INTRO RATE	GET CASH BACK	EARN REWARDS	
	VISA® BUSINESS CARD	VISA® BUSINESS CASH PREFERRED CARD	VISA® BUSINESS REAL REWARDS CARD	SMART BUSINESS REWARDS VISA® CARD
<b>REDEEM REWARDS</b>				
Cash back		●	●	●
Merchandise and gift cards			●	●
Travel			●	●
<b>REWARDS EARNED</b>				
3% cash back on eligible purchases at electric vehicle charging and gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases <sup>1</sup>		●		
\$100 annual statement credit for recurring monthly software transactions <sup>2</sup>		●		
1 point/1% per \$1 on all other eligible purchases <sup>1,6</sup>		●		●
1.5 points/1.5% per \$1 on all purchases <sup>4</sup>			●	
2X points per \$1 in your top two spend categories, automatically <sup>6</sup>				●
<b>BONUSES</b>				
Reward bonus - \$25 value awarded after first purchase <sup>3</sup>		●	●	
Reward bonus - 20,000 bonus rewards points when you spend \$500 in the first 90 days <sup>7</sup>				●
<b>BENEFITS</b>				
Enjoy peace of mind with zero fraud liability <sup>8</sup> and auto rental collision damage waiver <sup>9</sup>	●	●	●	●
Free employee cards	●	●	●	●
Online management reporting tool helps you stay on top of your business credit card spending	●	●	●	●

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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 Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned.

<sup>1</sup> **Business Cash Preferred Card:** You will earn 3% cash back for every dollar in eligible net purchases at merchants classified as electric vehicle charging or gas stations, office supply stores, dining, restaurants, fast-food restaurants, bars, food delivery services and cell phone service providers. All other eligible net purchases will earn 1% cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automotive fuel and as such will earn a reward of 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. 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, a Rewards Card, Real-Time Rewards or Pay with Rewards when you checkout with PayPal.

<sup>2</sup> An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.

<sup>3</sup> First purchase bonus will be applied 6 to 8 weeks after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

<sup>4</sup> **Business Real Rewards Card:** You will earn 1.5 Points for every dollar in eligible net purchases charged to your Account during each billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle.

<sup>5</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).

<sup>6</sup> **Smart Business 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 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessvisa> to see the full list of eligible merchant categories. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify.

<sup>7</sup> If you're approved for a new Smart Business Rewards Card, one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

<sup>8</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>9</sup> Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.

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