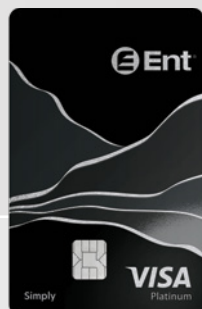


Ent credit cards, inspired by members – created with care

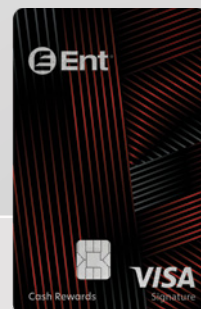
Credit cards should fit seamlessly into your lifestyle, so we designed these with your feedback in mind. All our cards feature low rates and no annual fees. Whether you value rewards, convenience or simplicity, we have the perfect card for you.



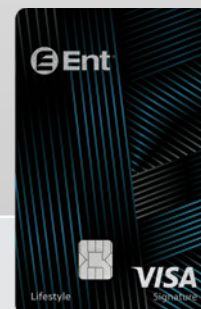
Ent Simply™
Visa® Platinum Card



Ent Essential™
Visa® Platinum Card



Ent Cash Rewards™
Visa Signature® Card



Ent Lifestyle™
Visa Signature® Card

	Ent Simply™ Visa® Platinum Card	Ent Essential™ Visa® Platinum Card	Ent Cash Rewards™ Visa Signature® Card	Ent Lifestyle™ Visa Signature® Card
Base earn	NA	1.5% cash back ¹	1.5% cash back ¹	1 point per \$1 spent ¹
Added perks	NA	NA	25% relationship bonus when you bank or borrow with Ent ¹	5X on cellphones, cable & streaming 4X on monthly utility bills 3X on dining & takeout 2X on gas & grocery bills 1X on all other eligible purchases ¹
Variable APR on purchases	11.24% - 22.24% ²	14.24% to 27.24% ²	13.24% - 26.24% ²	13.24% - 26.24% ²
Cash advance APR	29.99% ²	29.99% ²	29.99% ²	29.99% ²
Card benefits	<u>Platinum Card Benefits</u>		<u>Signature Card Benefits</u>	
Visa Zero Liability policy³	✓	✓	✓	✓
Extended warranty	✓	✓	✓	✓
Purchase protection	✓	✓	✓	✓
Roadside dispatch	✓	✓	✓	✓
Auto rental collision waiver	✓	✓	✓	✓
Travel & emergency assistance			✓	✓
Trip cancellation & delay			✓	✓
Travel accident insurance			✓	✓
Lost luggage			✓	✓
Baggage delay			✓	✓

To learn more, please see:

¹Rewards Agreement

²Pricing and Terms

³Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify Ent immediately of any unauthorized use. To learn more, please visit <https://usa.visa.com/support/consumer/security.html>.