

élan[®] CONSUMER CREDIT CARDS AND SPECIALTY CARDS

Consumer Card Benefits:

24-Hour Cardmember service
Available via toll-free number 24 hours a day, 365 days per year.

Visa Zero Liability
Cardmember not liable for fraudulent purchases when card is lost or stolen (limitations and restrictions apply.)

Verified by Visa
Protects cardmember's Visa card with a personal password while shopping online with participating merchants.

Merchant Discounts
Discounts on products and services when payment is made with the Visa card. Go to <http://usa.visa.com/personal/discounts> for more information.

Auto Rental Collision Damage Waiver
Cardmembers automatically receive coverage on a 24-hour basis for damage due to a collision or theft when rental company's collision damage waiver option is declined and rental charged to Visa.

Travel Accident Insurance
Cardmembers automatically receive coverage when tickets for travel on common carriers are purchased with their Visa Signature Card (up to \$1,000,000), Visa Platinum Card (up to \$500,000) or their College Rewards or Young Adult Visa (up to \$250,000).

Extended Warranty Coverage
Cardmembers receive double the manufacturer's warranty on purchases made with their Visa Signature or their Visa Platinum cards.

IMPORTANT PHONE NUMBERS:
Relationship Support Team
1-800-523-5354 Option 2, then 1

Card Underwriting
1-800-523-5354 Option 2, then 2

Cardmember Service
(Consumer) 1-800-558-3424
(Business) 1-866-552-8855

Rewards Card	Traditional Card	Establishing Credit: College Students and Young Adults		Establishing and Re-establishing credit
VISA[®] Signature Rewards	VISA[®] Platinum	VISA[®] College Rewards	VISA[®] Young Adult	Secured VISA[®]
ANNUAL FEE: No annual fee	ANNUAL FEE: No annual fee	ANNUAL FEE: No annual fee	ANNUAL FEE: No annual fee	ANNUAL FEE: \$35
SPECIAL OFFERS: 0% introductory rate for the first 6 months.	SPECIAL OFFERS: 0% introductory rate for the first 6 months	-	-	-
VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 11.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 20.99% (APR will vary with the market based on the Prime Rate)
REWARDS: <ul style="list-style-type: none"> 2,500 bonus points with first purchase (may be redeemed for a \$25 statement credit) Earn 1 point for every dollar spent in net purchases No points earning cap Points good for 5 years Redeem points for cash back, gift certificates, merchandise, Choose Your Own Rewards, and travel Cash back is in the form of a statement credit 	REWARDS: <ul style="list-style-type: none"> The Visa Platinum Card is not a rewards card See consumer Card benefits 	REWARDS: <ul style="list-style-type: none"> 1,000 bonus points with your first purchase Earn 1 point for every net dollar purchased Maximum of 30,000 points earned annually Points good for 5 years Redeem points for cash back, gift cards, merchandise, Choose Your Own Rewards, and travel Cash back option is in the form of a statement credit 	FEATURES: <ul style="list-style-type: none"> Apply with a Co-Signer for a fast, simple approval process May be used for anyone looking to build or improve their credit rating 	FEATURES: <ul style="list-style-type: none"> Open a savings account that is pledged as a security for your credit card account Excellent opportunity for someone starting a credit history or for someone who has been turned down for a credit card
MINIMUM REQUIREMENTS: Must be 18 years of age, have a valid U.S. address and Social Security Number.		MINIMUM REQUIREMENTS: Must be 18 years of age, have a valid U.S. address and Social Security Number, and must be attending an accredited 2-4 year educational institution. Must individually demonstrate an ability to repay the debts incurred.	MINIMUM REQUIREMENTS: Must be 16 years of age, have a valid U.S. address, Social Security Number, and a qualifying co-signer. Co-signer must be 21 years of age.	MINIMUM REQUIREMENTS: Must be 18 years of age, have a valid U.S. address and Social Security Number, and a security deposit in the form of a cashier's check or money order. Your credit limit will be equal to the amount of your security deposit.
Applicants who are not approved for a Visa Signature Rewards card will be considered for a Select Rewards card with the same rewards options, 2,500 bonus points, unlimited 1% cash back, 0% introductory rate for 6 months and no annual fee.				