

Consumer Credit Cards:

Choose the card that's right for you.



Get a great intro rate



Visa® Zero+
Card

A low intro rate and plenty of extras.

Low Intro Rate: Save on interest with a great low introductory rate for an extended time

4% Cash Back on travel booked directly in the Rewards Center when you use your card¹

\$15 Annual Statement Credit after making purchases for 11 consecutive months²

Redeem³

- Cash back with this Financial Institution¹

Earn valuable rewards



Visa® Everyday
Rewards+ Card

More rewards on things you buy frequently.

4X Points on dining, takeout and restaurant delivery on your first \$2,000 each quarter⁴

2X Points at grocery stores*

2X Points at gas stations/EV charging stations*

2X Points on eligible streaming services

1X Points on all other eligible purchases

*Excludes discount stores/supercenters and wholesale clubs

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶



Visa® Max Cash
Preferred Card

Cash back in the categories of your choice.

5% Cash Back on two categories you choose – first \$2,000 in combined purchases each quarter⁷

2% Unlimited Cash Back on one everyday category of your choice each quarter⁷

1% Unlimited Cash Back on all other eligible purchases

Redeem³

- Cash back with this Financial Institution⁷

Experience exceptional rewards and perks



Visa® Travel
Rewards+ Card

Elevated travel and powered-up rewards.

4X Points on eligible travel, entertainment and recreation purchases⁸

4X Points at gas stations/EV charging stations*

1.5X Points on all other eligible purchases

No caps on number of points earned

*Excludes discount stores/supercenters and wholesale clubs

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶



Visa® Reserve
Rewards+ Card

Rich rewards on travel and more.

6X Points on prepaid travel booked directly in the Rewards Center when you use your card⁹

2X Points on all other eligible purchases

No caps on number of points earned

Up to \$120 in statement credits to reimburse your TSA PreCheck® or Global Entry® application fee¹⁰

Redeem⁵

- Merchandise
- Gift cards
- Travel
- Cash back with this Financial Institution⁶

Consumer Credit Cards: Earn rewards that fit your life.

Charts represent samples of amounts spent and rewards earned.

Visa® Everyday Rewards+ Card		Earn up to 4X points on your everyday purchases	
Sample Quarterly Expenses	Spend	Points	
4X Dining, takeout & restaurant delivery ⁴	\$1,200	4,800	
2X Grocery stores, grocery delivery, streaming services, gas & EV charging stations ⁴	\$2,300	4,600	
1X all other purchases	\$4,000	4,000	
Total Quarterly Example	\$7,500	13,400	
Total Annual Points Example: (That's up to a \$536 value) ⁵		53,600	

Visa® Max Cash Preferred Card		Earn up to 5% cash back in two categories you choose	
Sample Quarterly Expenses	Spend	Cash Back ³	
5% TV, internet & streaming services ⁷	\$500	\$25	
5% Home utilities	\$1,500	\$75	
2% Restaurants & food delivery	\$1,000	\$20	
1% all other purchases	\$3,000	\$30	
Total Quarterly Example	\$6,000	\$150	
Total Annual Cash Back Example:		\$600	

Visa® Travel Rewards+ Card		Earn 4X points per \$1 spent on eligible purchases	
Sample Quarterly Expenses	Spend	Points	
4X Travel	\$2,000	8,000	
4X Entertainment & recreation	\$1,500	6,000	
4X Gas stations & EV charging stations ⁸	\$1,000	4,000	
1.5X all other eligible purchases	\$3,000	4,500	
Total Quarterly Example	\$7,500	22,500	
Total Annual Points Example: (That's up to a \$900 value) ⁵		90,000	

Max Cash Categories

5% Cash Back Categories:

- TV, internet & streaming services
- Home utilities
- Fast food
- Furniture stores
- Cell phone providers
- Electronics stores
- Department stores
- Recreation
- Entertainment

2% Cash Back Categories:

- Grocery stores & grocery delivery*
- EV charging and gas stations & ground transportation*
- Restaurants & food delivery

*Excludes discount stores/supercenters and wholesale clubs

Visa® Reserve Rewards+ Card		Earn 6X points per \$1 spent on travel purchases	
Sample Quarterly Expenses	Spend	Points	
6X Travel booked directly in the Rewards Center ⁹	\$5,000	30,000	
2X all other eligible purchases	\$15,000	30,000	
Total Quarterly Example	\$20,000	60,000	
Total Annual Points Example: (That's up to a \$2,400 value) ⁵		240,000	

For more information, please contact:

Representative name:

Phone number:

Email address:

¹ You will earn 4% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Zero+ Card. Net Purchases are Purchases minus credits and returns. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

² An automatic statement credit of \$15 per 12-month period will be applied to your Zero+ Account within 2 statement billing cycles following 11 consecutive calendar months of purchases, if the Account is in good standing (not past due or overlimit). We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁴ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1 base Point and 3 bonus Points) per dollar spent on eligible Net Purchases for your first \$2,000 each quarter, 1 Point after quarterly maximum, during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases during each billing cycle at merchants classified as gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1 Point), grocery store and supermarket (at wholesale clubs and discount stores/supercenters such as Target and Walmart will only earn 1 Point), and qualifying streaming subscription services. Refer to your Program Rules for a list of qualifying streaming services. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁵ Maximum Point value applies to Points redeemed for a deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your Points for other rewards such as travel, merchandise, gift cards, and/or statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁶ Reward Points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁷ 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. Net Purchases are Purchases minus credits and returns. You will earn 5% cash back (1% base & 4% bonus) on your first \$2,000 in combined Net Purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your one chosen 2% (1% base & 1% bonus) category. Purchases in the following everyday categories: Grocery Store/Supermarket and Gas Station/EV Charging Stations at Wholesale clubs, discount stores/supercenters such as Target and Walmart will only earn 1%. All other Net Purchases earn 1% cash back. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. 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.

⁸ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 4 Points (1.5 base Points and 2.5 bonus Points) per dollar spent on eligible Net Purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station and electric vehicle charging station (at wholesale clubs, discount stores/supercenters and grocery stores/supermarkets will only earn 1.5 Points), entertainment, and recreation category codes. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁹ You will earn 2 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 6 Points (2 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases for prepaid airfare, car rental, and hotel reservations booked directly in the Rewards Center using your Reserve Rewards+ Card instead of Points. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Points expire 5 years from when they are earned, refer to your Program Rules for full details.







¹⁰ Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. You will receive a statement credit for your application fee within 1-2 billing cycles. Please view the Guide to Benefits at mycardgib.com/reserverewards for further card benefit details including full terms and conditions. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2025 Elan Financial Services

Business Credit Cards:

Choose the card that's right for you.



Joint and Several Liability		
 <p>Visa® Business Zero+ Card</p>	<p>Power your business purchases and rack up rewards.</p> <p>Low Intro Rate: Save on interest with a great low introductory rate for an extended time</p> <p>5% Cash Back on travel booked directly in the Rewards Center when you use your card¹</p> <p>\$50 Annual Credit when you spend \$5,000 in the Rewards Center using your card²</p>	<p>Redeem³</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴
 <p>Visa® Business Cash Preferred Card</p>	<p>Cash back for your business.</p> <p>3% Cash Back on eligible purchases at gas and EV charging stations (transactions of \$200 or less),* cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases⁵</p> <p>1% Cash Back per \$1 spent on all other eligible purchases</p> <p>5% Cash Back on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁶</p> <p>\$100 Annual Statement Credit for recurring monthly software transactions⁶</p> <p>*Excludes discount stores/supercenters and wholesale clubs</p>	<p>Redeem³</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴
 <p>Visa® Business Real Rewards Card</p>	<p>Get unlimited rewards for your bottom line.</p> <p>1.5X Points per \$1 spent on all eligible purchases⁷</p> <p>5.5X Points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁷</p> <p>No caps on number of points earned</p>	<p>Redeem⁸</p> <ul style="list-style-type: none"> • Cash back with this Financial Institution⁴ • Travel • Gift cards • Merchandise
 <p>Smart Business Rewards Visa® Card</p>	<p>Earn more where you spend more.</p> <p>2X Points per \$1 spent in your top two spend categories each month – automatically⁹</p> <p>1X Points per \$1 spent on all other eligible purchases</p> <p>5X Points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁹</p> <p>No caps on number of points earned</p>	<p>Redeem⁸</p> <ul style="list-style-type: none"> • Travel • Cash back with this Financial Institution⁴ • Gift cards • Merchandise
Corporate Liability		
 <p>Visa® COMMUNITY Card</p>	<p>Streamline money management for your organization.</p> <p>Non-rewards product version available</p> <p>1X Points per \$1 spent on all eligible purchases¹⁰</p> <p>Consolidated statements</p> <p>Designed for non-profits and municipalities</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴
 <p>Visa® Business Company Card</p>	<p>Simplify the way you manage cash flow and expenses.</p> <p>1X Points per \$1 spent on all eligible purchases¹⁰</p> <p>Consolidated statements</p> <p>Dedicated account manager</p> <p>Non-rewards product version available</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴

Business Credit Cards: Reward Cards



Charts represent samples of amounts spent and rewards earned.

Visa® Business Cash Preferred Card		Earn up to 3% cash back	
Sample Quarterly Expenses	Spend	Cash Back ³	
3% Cell phone service providers	\$700	\$21	
3% Office supply stores	\$900	\$27	
3% Restaurants & food delivery	\$500	\$15	
3% Gas & EV charging stations ⁵	\$700	\$21	
1% all other purchases	\$4,000	\$40	
5% Prepaid travel	\$1,400	\$70	
Total Quarterly Example	\$8,200	\$194	
Total Annual Cash Back Example:		\$776	

Visa® Business Real Rewards Card		Earn 1.5X points with no caps	
Sample Quarterly Expenses	Spend	Points	
1.5X Cell phone purchases	\$900	1,350	
1.5X Home utilities	\$1,100	1,650	
1.5X Supermarket purchases	\$1,200	1,800	
1.5X all other purchases	\$4,000	6,000	
5.5X Prepaid travel	\$1,400	7,700	
Total Quarterly Example	\$8,600	18,500	
Total Annual Points Example:		74,000	
(That's up to a \$740 value) ⁸			

Smart Business Rewards Visa® Card		Earn 2X points in top 2 categories each month	
Sample Quarterly Expenses	Spend	Points	
2X Advertising firms	\$2,700	5,400	
2X Construction materials	\$2,700	5,400	
1X all other purchases	\$1,800	1,800	
5X Prepaid travel	\$1,400	7,000	
Total Quarterly Example	\$8,600	19,600	
Total Annual Points Example:		78,400	
(That's up to a \$784 value) ⁸			

Whichever card you choose, you'll enjoy:

- **Zero fraud liability¹¹** protects against unauthorized purchases if your card or its number is ever lost or stolen.
- **Free employee cards**
- **24/7 account access with the mobile app or online**
- **Account and transaction alerts**

For more information, please contact:

Representative name: _____

Phone number: _____

Email address: _____

¹ You will earn 5% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Business Zero+ Card. Net Purchases are Purchases minus credits and returns. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

² An automatic statement credit of \$50 per card per 12-month period will be applied to your Business Zero+ Account within 1-2 statement billing cycles following \$5,000 in travel purchased through the Rewards Center with each eligible card, if the Account is in good standing (not past due or overlimit). This \$50 statement credit benefit is available for each card that is issued and makes the required purchases. We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁴ Rewards can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Redemption values and minimums may vary over time and will be disclosed upon redemption.

⁵ You will earn 3% cash back per dollar spent on eligible Net Purchases at dining, including takeout and restaurant delivery, gas and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores and cell phone service providers. All other eligible Net Purchases may earn 1% cash back. Net Purchases are Purchases minus credits and returns. In addition, you will earn 5% (1% base and 4% bonus) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. 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 base reward of 1%. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

⁶ An automatic statement credit of \$100 per 12-month period will be applied to your Account within 1-2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. Eligible software service providers are identified by their Merchant Category Code (MCC) and purchases made at discount/retail stores or online retailers may not qualify. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for this credit.

⁷ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 5.5 Points (1.5 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement. Monthly Net Purchase Points will be applied each billing cycle. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁸ Maximum Point value applies to Points redeemed for a deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your Points for other rewards such as travel, merchandise, gift cards, and/or statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁹ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. In addition, you will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases in your top 2 highest 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 card.myaccountaccess.com/smartbusiness/visa to see the full list of eligible merchant categories. In addition, you will earn 5 Points (1 base Point and 4 bonus Points) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional Points if the category code applied to a merchant is in a category that is not eligible for additional Points earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹⁰ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Points expire 3 years from when they are earned, refer to your Program Rules for full details.

¹¹ 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.