

# PERSONAL CREDIT CARD COMPARISON



Through Elan Financial Services, Banterra offers Visa® credit cards that offer competitive and special introductory rates, cash back, bonus reward points and other great benefits. Stop by a Banterra branch to learn more about these offerings or go to [Banterra.bank](http://Banterra.bank) and apply online.

	Visa Platinum	Visa Everyday Rewards+	Visa Max Cash Preferred
REWARDS EARNED	GREAT FOR LARGE EXPENSES	EARN MORE ON FREQUENT SPEND	POWER TO CHOOSE & EARN
<ul style="list-style-type: none"> <li>• 5% cash back on two categories you choose<sup>1</sup></li> <li>• 2% cash back on one everyday category</li> <li>• 1% cash back on all other eligible purchases</li> </ul>			✓
<ul style="list-style-type: none"> <li>• 4X points on dining, take-out &amp; food delivery<sup>2</sup></li> <li>• 2X points at grocery stores, grocery delivery, gas stations &amp; streaming services</li> <li>• 1X point on all other eligible spend</li> </ul>		✓	
REDEEM REWARDS			
Cash Back <sup>3</sup>		✓	✓
Merchandise and Gift Cards		✓	
Travel		✓	
No rewards expiration for active cardmembers <sup>4</sup>			✓
Five years to redeem for rewards <sup>5</sup>		✓	
BENEFITS			
Transfer balances from higher rate credit cards	✓		
Enjoy peace of mind with zero fraud liability <sup>6</sup> , emergency card replacement, free credit score <sup>7</sup> and 24/7 live US-based customer service	✓	✓	✓



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The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. 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>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>2</sup>Everyday Rewards+ Card: You will earn one 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 three 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 one 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.

<sup>3</sup>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 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>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 six - eight weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

<sup>5</sup>Points expire five years from the end of the quarter in which they are earned.

<sup>6</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>7</sup>Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.