

ZERO.
THE
BEST
RATE

Enjoy our best intro APR for 2 years!

Get a special low **0% introductory APR*** for **24 billing cycles** on purchases and balance transfers. After that, a variable APR, currently **10.74%-17.99%***, when you apply for the **Visa® Platinum Card** by July 31, 2022.

Enjoy big savings with this card until 2024:

- Pay down high interest balances
- Save on interest
- No Annual Fee*

Easily add to your mobile device for simple, secure payments.

Make mobile purchases with compatible Apple, Android or Samsung phones.

Say hello to a 0% Intro APR* for 2 years.
APPLY NOW! See a representative for details.

* The 0% introductory APR applies to Purchases and is valid for the first 24 billing cycles. The 0% introductory APR applies to Balance Transfers made within 744 days of account opening and is valid for the first 24 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary. The current undiscounted variable APR for Purchases and Balance Transfers is 10.74%-17.99% (based on your creditworthiness). The variable APR for Cash Advances is 10.74%-17.99% (based on your creditworthiness). Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

This offer is valid only for new consumer Visa Platinum Card accounts with this Financial Institution and the application must be submitted by July 31, 2022.

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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