

ZERO
IS THE
BEST
RATE

Visa® Platinum Card **VISA**

Enjoy an extended introductory period!

Get a special low **0% introductory APR¹ for 20 billing cycles** on purchases and balance transfers. Thereafter, a variable APR, currently **13.49%-23.49%¹**, when you apply for the **Visa® Platinum Card** by September 30, 2021.

Enjoy big savings with this card:

- Pay down high interest balances
- Save on interest
- No Annual Fee¹

Easily add to your mobile device for simple, secure payments.
Make mobile purchases with compatible Apple®, Android® or Samsung® phones.

SEE HOW ZERO IS THE BEST RATE. APPLY NOW!
See a representative for details.

¹The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 620 days of account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 03/01/21, the undiscounted variable APR for Purchases and Balance Transfers is 13.49%-23.49% (based on your creditworthiness). The variable APR for Cash Advances is 25.99%. 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 Visa Platinum Card accounts with this Financial Institution and the application must be submitted by September 30, 2021, through a branch office or call center.

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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