

Choosing the right credit card is easier than ever.

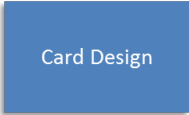
No matter which card you choose, you'll enjoy important features like:

- EMV smart chip technology for added security
- Mobile purchasing capability for added convenience
- Plus much more!

Let's get started...

All "More" and "Apply Now" links should direct users to the Elan Landing Page at <https://online1.elancard.com/oad/begin?locationCode=XXXXX> (insert your FI Location Code)

Save with a longer intro rate.



[Visa/MasterCard®] Platinum Card

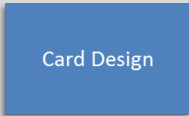
Save on interest with an extended introductory rate and pay down other credit card balances faster. [More](#)

APPLY NOW

Earn valuable rewards.

(Optional) Direct users to the Elan Interactive Rewards Card Comparison Site at <http://www.myaccountbenefits.com/b-visa>

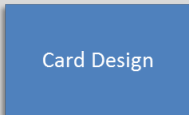
[Pick the best rewards card for you!](#)



[Visa/MasterCard®] Bonus Rewards Card

Watch your rewards add up fast with 1 point for every \$1 you spend on eligible net purchases, and receive automatic bonus points each month. Plus get \$25 cash back¹ after your first purchase. [More](#)

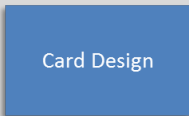
APPLY NOW



[Visa/MasterCard®] Bonus Rewards PLUS Card

Watch your rewards add up even faster with 1 point for every \$1 you spend on eligible net purchases, and receive even more automatic bonus points each month. Plus get \$50 cash back¹ after your first purchase – all with a low annual fee. [More](#)

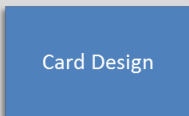
APPLY NOW



Cash Rewards American Express® Card

Earn cash back¹ every time you use your card: 3% on gas, 2% at supermarkets, and 1% on all other eligible net purchases, plus \$25 cash back¹ after your first purchase. [More](#)

APPLY NOW

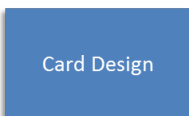


Travel Rewards American Express® Card

Earn great rewards faster with 3X reward earnings on airline net purchases and 2X reward earnings on restaurant and hotel net purchases and 1X reward earnings on all other eligible net purchases, plus get \$75 cash back¹ after your first purchase – all with a low annual fee. [More](#)

APPLY NOW

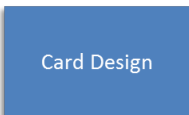
Build your credit.²



[Visa/MasterCard®] College Rewards Card

Get off to the right start with a great rate and manageable credit line, plus earn rewards on your everyday spend. [More](#)

APPLY NOW



[Visa/MasterCard®] Secured Card

Start building (or rebuilding) your credit history, even if you've been turned down for other credit cards, with flexible credit lines based on a security deposit and a low annual fee. [More](#)

APPLY NOW

1 - Reward points can be redeemed as a cash deposit to a checking or savings account or as a statement credit to your credit card account. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

2 - Late payments and going over the credit limit may damage your credit history.

The creditor and issuer of these Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., MasterCard International Incorporated, and American Express. MasterCard is a registered trademark of MasterCard International Incorporated. American Express is a federally registered service mark of American Express.

Choosing the right business credit card is easier than ever.

No matter which card you choose, you'll enjoy important features like:

- Award-winning expense management tools
- Free employee cards
- EMV smart chip technology for added security
- Mobile purchasing for added convenience

Let's get started...

Earn valuable rewards.



Card Design

[Visa/MasterCard®] Business Cash Card

Earn cash back¹ every time you use your card: 3% on office supply store net purchases and phone/internet services, 2% on restaurant and gas net purchases, and 1% on all other eligible net purchases, plus get \$25 cash back after your first purchase. [More](#)

APPLY NOW



Card Design

[Visa/MasterCard®] Business Bonus Rewards Card

Watch your rewards add up fast with 1 point for every \$1 you spend on eligible net purchases, and receive automatic bonus points each month, plus get \$25 cash back¹ after your first purchase. [More](#)

APPLY NOW



Card Design

[Visa/MasterCard®] Business Bonus Rewards PLUS Card

Watch your rewards add up even faster with 1 point for every \$1 you spend on eligible net purchases, and receive even more automatic bonus points each month, plus get \$50 cash back¹ after your first purchase – all with a low annual fee. [More](#)

APPLY NOW

1 - Reward points can be redeemed as a cash deposit to a checking or savings account or as a statement credit to your credit card account. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

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Interactive Rewards Card Comparison Site

Description:

This Elan-hosted microsite provides an at-a-glance attribute comparison of the consumer rewards card products and also allows users to enter their estimated monthly spend to calculate an award value for each of the consumer rewards products. A product recommendation is then displayed based on the product that generates the greatest award value as defined by the estimated annual dollar equivalency of the award.

Linking Instructions:

Place a link from your web site credit card product page to the site using this URL:

<http://www.myaccountbenefits.com/b-visa>

Use this hyperlink text and place it adjacent to the content related to consumer reward products on your web page:

[Pick the best rewards card for you!](#)

Important: Use this code to ensure the site will launch in a separate browser tab

```
<a href="http://www.myaccountbenefits.com/b-visa.com/" target="_new">Pick the best rewards card for you</a>
```

See next pages for details on features

Full Page View:

See which card provides you the greatest reward based on your spending and point redemption preference.

You have entered a web site hosted by Elan Financial Services. Elan Financial Services offers the credit card products presented on this site through a joint marketing agreement with the financial institution.

STEP 1 Adjust the sliders to calculate your: **Total Monthly Spend \$ 3,000**

GROCERY: \$0 to \$1,500 (\$750)
 GAS: \$0 to \$1,500 (\$325)
 AIRFARE: \$0 to \$1,500 (\$500)
 HOTEL: \$0 to \$1,500 (\$200)
 CELLPHONE: \$0 to \$1,500 (\$150)
 DINING: \$0 to \$1,500 (\$250)
 ENTERTAINMENT: \$0 to \$1,500 (\$400)
 OTHER: \$0 to \$1,500 (\$425)

STEP 2

YOUR RESULTS:

	 Cash, merchandise, gift card award value displayed	 Visa® Bonus Rewards Card	 Visa® Bonus Rewards PLUS Card	 Cash Rewards American Express® Card	 Travel Rewards American Express® Card
Estimated Annual Dollar Equivalency of Award (less any Annual Fee)		\$ 450	\$ 490	\$ 528	\$ 439
Good for you if:		You spend moderately across all categories	You spend actively across all categories	You want a simple cash back program and spend actively on gas and supermarket purchases	You spend actively on travel related purchases
Key Points Earning Feature:		25% bonus on all points earned	50% bonus on all points earned	Bonus earnings on gas and supermarket purchases	Bonus earnings on airline, hotel, and restaurant purchases
Redemption Options:		Merchandise, travel, gift cards, cash back	Merchandise, travel, gift cards, cash back	Cash back only	Merchandise, travel, gift cards, cash back
Annual Fee:		\$0	\$50	\$0	\$35
Estimated Annual Points Earned:		45,000	54,000	52,000	53,400

DISCLOSURES

* Non-travel award dollar equivalencies are calculated at 1.0% of points earned, which is the approximate average redemption value of a typical non-travel related program award item.

** Travel award dollar equivalencies are calculated at 1.3% of points earned, which is the approximate average redemption value of a typical travel related program award item.

† Reward points are earned on net purchases only. Net purchases include all purchases minus any credits posted to the account for returns during the billing cycle.

‡ The Elan Rewards Program is subject to change. Points expire five years from the end of the quarter in which they are earned. Redeeming for Cash Back requires a minimum of 2,500 points for \$25 cash back. Redeeming for airfare requires a minimum of 25,000 points for round trip airfare up to \$325.

User input area

Results and recommendation

Interactive Rewards Card Comparison Site

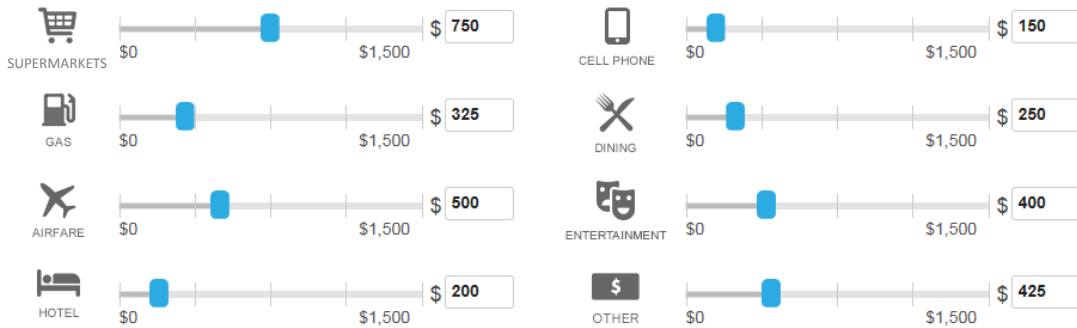
Two steps are necessary to generate a product recommendation



See which card provides you the greatest reward based on your spending and point redemption preference.

You have entered a web site hosted by Elan Financial Services. Elan Financial Services offers the credit card products presented on this site through a joint marketing agreement with this financial institution.

STEP 1 Adjust the sliders to calculate your: **Total Monthly Spend \$ 3,000**



Adjust slider bars to represent monthly spend in at least one category

Click on one of two options

STEP 2 Click to calculate award value*
 See how much more you can get when you redeem for travel awards**



This option will return award dollar equivalencies specifically for travel related awards. Travel awards are calculated at a higher rate based on the average redemption value of a typical travel related program award item.

Interactive Rewards Card Comparison Site

Results display

YOUR RESULTS:

Dynamic display based on redemption selection made in Step 2:
Travel award value displayed ↔ Cash, merchandise, gift card award value displayed

Calculated award value

Product attributes

Calculated program points

Top award value highlighted as recommendation

	 Visa® Bonus Rewards Card	 Visa® Bonus Rewards PLUS Card	TOP AWARD VALUE 	
Estimated Annual Dollar Equivalency of Award (less any Annual Fee):	\$ 450	\$ 490	\$ 528	\$ 439
Good for you if:	You spend moderately across all categories	You spend actively across all categories	You want a simple cash back program and spend actively on gas and supermarket purchases	You spend actively on travel related purchases
Key Points Earning Feature:	25% bonus on all points earned	50% bonus on all points earned	Bonus earnings on gas and supermarket purchases	Bonus earnings on airline, hotel, and restaurant purchases
Redemption Options:	Merchandise, travel, gift cards, cash back	Merchandise, travel, gift cards, cash back	Cash back only	Merchandise, travel, gift cards, cash back
Annual Fee:	NO	\$50	NO	\$95
Estimated Annual Points Earned:	45,000	54,000	52,800	53,400

Click within attribute description to see earn and redeem details rendered in a pop-up box

Click on annual fee amount for full rate disclosure

To apply, please return to the originating site and select the appropriate product

↑ Since no external links exist, user needs to return to browser tab containing the originating site