

Credit Card Products

- **Consumer (personal guarantee/liability product)**
 - **VISA Platinum Card**
 - Extended introductory offer. – 0% for 15 months.
 - Save on interest and pay down your other credit card balances faster.
 - Elan is running a promotion through Feb. 28, 2019
 - 0% for 20 months
 - **VISA Signature Real Rewards Card**
 - Earn 1.5 points monthly for every \$1 you spend on eligible net purchases² (equal to 1.5% cash back). \$25 cash back after your first purchase.
 - Reward bonus - \$25 value awarded after first purchase, redeemable as a cash deposit or a statement credit.
 - 0% APR for 6 months
 - [No Annual Fee](#)
 - **Cash Rewards American Express Card**
 - Earn up to 3% cash back on gas.
 - Also earn up to 2% cash back at supermarkets and 1% on all other eligible net purchases.
 - Reward bonus - \$25 value awarded after first purchase, redeemable as a cash deposit or a statement credit.
 - **Premier Rewards American Express**
 - 4 points per dollar spent on dining
 - 3 points per dollar on Airfare
 - 2 points per dollar on Gas
 - 1 point per dollar on all else
 - No foreign transaction fees/TSA Precheck/Global Entry Reimbursement
 - Spend \$1,000 in 90 days and get 10,000 points (\$100 cash back)
 - \$0 introductory Annual Fee for the first year. After that [\\$99 Annual Fee](#)
 - **Secured VISA Card**
 - Collateral line of credit from \$300-\$5000.
 - Excellent opportunity for someone starting a credit history or for someone who has been turned down for a credit card.
 - [\\$35 Annual Fee](#)
- **Business (personal guarantee/liability product)**
 - **VISA Business Card**
 - Extended introductory offer. – 0% for 15 months.
 - Save on interest and pay down your other credit card balances faster.
 - Separate business expenses, manage cash-flow and track spending.
 - **VISA Business Real Rewards Card**
 - 1.5 points on all spend
 - \$25 cash back after your first purchase.
 - 0% APR for 6 months
 - [No Annual Fee](#)
 - **VISA Business Rewards PLUS Card**
 - 3 points per dollar spent on Airfare, Hotel or Cell Phone
 - 1.5 points per dollar on other spend
 - No caps or limits. 5 year points expiration
 - Spend \$2,000 in 90 days and get 20,000 points (\$200 cash back)
 - [\\$99 Annual Fee](#)
 - **VISA Business Cash Card**
 - Earn 3% cash back on office supply store net purchases, and phone and internet services.
 - Earn 2% cash back on restaurant and gas net purchases and 1% on all other eligible net purchases.
 - \$25 cash back after your first purchases.

- **Purchase Card –(corporate liability product)**
 - **One Card**
 - Large Corporation or organizations with annual sales greater than \$10MM.
 - Non-revolving line of credit.
 - Robust reporting and online account management.
 - Annual rebate of roughly 1.5% of annual sales.

- **Corporate Liability –**
 - **Company Card - VISA Signature Business Company Card**
 - Large Corporation (\$5MM or more in net sales)
 - Non-revolving line of credit.
 - Option of rewards program - Earn 1 point for every eligible net \$1 your business spends - [\\$99 Annual Fee](#)
 - **Community Card – VISA Community Card**
 - Non-Profit or municipality
 - Non-revolving line of credit.
 - Option of rewards program – Earn 1 point for every eligible net \$1 your business spends - [\\$99 Annual Fee](#)