

The Prime Rate is accurate as of 12/20/2024 and is 7.50%[†]

Consumer Card Rate Sheet

	Max Cash Secured	Standard Secured	Platinum	Max Cash Preferred	Everyday Rewards+	Travel Rewards+	Reserve Rewards+
Intro APR Purchases & Balance Transfers	N/A	N/A	0%* Intro APR for 18 billing cycles	0%* Intro APR for 12 billing cycles on Balance Transfers only	0%* Intro APR for 6 billing cycles	N/A	N/A
After the Intro, a Variable APR	29.24%*	28.24%*	17.74% to 28.74%*	18.49% to 28.74%*	18.49% to 28.74%*	18.74% to 28.74%*	18.74% to 28.74%*
Annual Fee	\$0*	\$0*	\$0*	\$0*	\$0*	\$0 Intro the first year; \$99 after that*	\$390*
Foreign Transaction Fee	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	Up to 3% of the transaction amount*	None*	None*

[†] Prime Rate is subject to change. For the current Prime Rate go to the Client Resource Center (internally available) or the Money Rates section of the online Wall Street Journal.

Standard Secured: The APR may vary and as of 12-20-2024, the variable APR for Purchases and Balance Transfers is 28.24%. Annual fee: \$0. **Max Cash Secured:** The APR may vary and as of 12-20-2024, the variable APR for Purchases and Balance Transfers is 29.24%. Annual fee: \$0. **Platinum:** The 0% introductory APR applies to purchases and is valid for the first 18 billing cycles. The 0% introductory APR applies to balance transfers made within 558 days of account opening and is valid for the first 18 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 17.74% to 28.74% (based on your creditworthiness). Annual fee: \$0. **Max Cash Preferred:** The 0% introductory APR applies to balance transfers made within 366 days of account opening and is valid for the first 12 billing cycles. The introductory APR does not apply to purchases or cash advances. Thereafter, the APR may vary and as of 12-20-2024, the undiscounted variable APR for Balance Transfers is 18.49% to 28.74% (based on your creditworthiness). The variable APR for Purchases is 18.49% to 28.74% (based on credit worthiness). Annual fee: \$0. **Everyday Rewards+:** The 0% introductory APR applies to purchases and is valid for the first 6 billing cycles. The 0% introductory APR applies to balance transfers made within 186 days of account opening and is valid for the first 6 billing cycles. The introductory APR does not apply to cash advances. Thereafter, the APR may vary, and as of 12-20-2024, the undiscounted variable APR for Purchases and Balance Transfers is 18.49% to 28.74% (based on your creditworthiness). Annual fee: \$0. **Travel Rewards+:** The APR may vary and as of 12-20-2024, the undiscounted variable APR for purchases and Balance Transfers is 18.74% to 28.74% (based on your creditworthiness). Annual fee: \$99, \$0 intro annual fee for the first 12 billing cycles. **Reserve Rewards+:** The APR may vary and as of 12-20-2024, the undiscounted variable APR for purchases and Balance Transfers is 18.74% to 28.74% (based on your creditworthiness). Annual fee: \$390. **Max Cash Secured, Standard Secured, Platinum, Max Cash Preferred, and Everyday Rewards+:** The Foreign Transaction fee is 3% of each foreign purchase transaction or foreign ATM advance transaction, **Travel Rewards+** and **Reserve Rewards+** do not have Foreign Transaction fees. **Max Cash Preferred, Everyday Rewards+, Travel Rewards+, and Reserve Rewards+:** The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. Convenience Check fees: 3% of each check amount, \$5 minimum. **Platinum:** The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% of each check amount, \$5 minimum. **Max Cash Secured and Standard Secured:** The variable APR for Cash Advances is 30.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. Convenience Check fees: 5% of each check amount, \$5 minimum. **All Cards:** There is a \$1 minimum interest charge where interest is due. 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.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.