

# CHOOSE THE CREDIT CARD WITH THE BENEFITS YOU WANT



**BUSINESS  
CREDIT CARD**

**LOW RATE  
Platinum  
Card**

**CASH BACK  
Cash  
Card**

**REWARDS  
Real Rewards  
Card**

**REWARDS  
Rewards PLUS  
Card**

## REDEEM REWARDS

	LOW RATE Platinum Card	CASH BACK Cash Card	REWARDS Real Rewards Card	REWARDS Rewards PLUS Card
Cash Back <sup>2</sup>		✓	✓	✓
Merchandise and Gift Cards			✓	✓
Travel			✓	✓

## REWARDS EARNED Every 100 points equals \$1 in redemption value

3% cash back on all purchases from office supply stores and cellular phone, landline, internet and cable TV services <sup>1</sup>		✓		
2% cash back on restaurant and gasoline purchases <sup>1</sup>		✓		
1% per dollar on all purchases (base earn) <sup>1</sup>		✓		
3X points on the category you spend the most on—cellular phone services, hotel or airline <sup>4</sup>				✓
1.5 points/1.5% per dollar on all purchases (base earn) <sup>3</sup>			✓	✓

## BONUSES

Reward bonus—\$25 value awarded after first purchase <sup>2</sup>		✓	✓	
Reward bonus—\$200 value awarded after you spend \$2,000 in the first 3 months <sup>2</sup>				✓

## BENEFITS

Peace-of-mind benefits such as Zero Fraud Liability <sup>5</sup> and auto rental collision damage waiver <sup>6</sup>	✓	✓	✓	✓
Free employee cards	✓	✓	✓	✓
Online reporting tools provide users with the ability to view their credit card spend by top categories, transaction type and a defined transactional period—month, quarter or year	✓	✓	✓	✓

To learn more or apply today, speak with your Relationship Manager or visit:

[bancofcal.com/creditcards](https://bancofcal.com/creditcards)

<sup>1</sup>Cash Rewards: "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each \$0.01 in Cash Back Rewards earned is equal to 1 point. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. You will earn 1 Reward Point ("Point") for each dollar of eligible Net Purchases charged to your Account during each billing cycle. You will also earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code as office supplies or cellular phone, landline, internet and cable TV services. In addition, you will earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: automated fuel dispensers and service stations or restaurants. The number of additional Points earned on office supply store purchases, cellular phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned.

<sup>2</sup>Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only within seven business days or as a statement credit to your credit card account within one to two billing cycles. First purchase bonus points will be applied 6–8 weeks after first-purchase and are not awarded for balance transfers or cash advances. First-use bonus points are awarded only on the Authorized Officer purchases. If you're approved for a new Business Rewards PLUS, one-time bonus points will be awarded after eligible net purchases totaling \$2,000 or more are made to your account within three months from account opening. Please allow 6–8 weeks after you have met the spend requirement for your bonus points to be credited to your account.

<sup>3</sup>Real Rewards: You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned.

<sup>4</sup>Rewards PLUS: Points expire five years from the end of the quarter in which they are earned. You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account. You may earn additional Points for purchases at merchants that are classified as: airlines, cellular phone services, or hotels (each, a "Category"). You will earn an additional 1.5 Reward Points (for a total of 3 Reward Points) for each dollar of Net Purchases in the one Category that has the highest total Net Purchases charged to your Account (the "Highest Category") during each billing cycle.

<sup>5</sup>Certain limitations and restrictions may apply. For further details, refer to your Guide to Benefits, which will be provided to you with your Card. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

<sup>6</sup>Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Card member must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

<sup>7</sup>Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Card member Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).



**TOGETHER WE WIN™**

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