

# Zero is the best rate.

Enjoy an extended introductory period until 2027\*!



Visa® Platinum Card **VISA**

Get a special low **0%**  
**introductory APR\*** for  
**21 billing cycles** on  
purchases and balance transfers.  
After that, a variable APR, currently  
**17.74%-28.74%\***, when you  
apply for the Visa® Platinum Card  
by October 31, 2025.

## Enjoy big savings with this card:

- Pay down high interest balances
- Save on interest
- No Annual Fee\*

## 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.

\*The 0% introductory APR applies to Purchases and is valid for the first 21 billing cycles. The 0% introductory APR applies to Balance Transfers made within 651 days of account opening and is valid for the first 21 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 06/19/25, the undiscounted variable APR for Purchases and Balance Transfers is 17.74% to 28.74% (based on your creditworthiness). The variable APR for Cash Advances is 31.24%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 5% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$10 minimum. Balance Transfer fee: 5% of each transfer amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. The annual fee is \$0. The Foreign Transaction fee is 3% of each foreign purchase transaction or foreign ATM advance transaction. ExtendPay fee: A monthly fee not to exceed 1.6% of the original principal amount in an ExtendPay Plan or Card ExtendPay Loan. This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance. 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 consumer Visa Platinum Card accounts with this Financial Institution and the application must be submitted by October 31, 2025.

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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