

PIONEERBANK

Get the credit card that fits your lifestyle

Choose a low intro rate, rewards,
cash back, or perks you'll appreciate



Platinum Card

**Everyday
Rewards+ Card**

**Max Cash
Preferred Card**

**Travel
Rewards+ Card**

**Reserve
Rewards+ Card**

VISA
CONSUMER Credit Cards

Visa® Platinum Card



Get a great low introductory rate for an extended time.

Just right for large expenses.

Save on interest with a great low introductory rate for an extended time

Pay down your higher-rate credit card balances faster

Use for large purchases, unexpected expenses, or last-minute necessities

Visa® Everyday Rewards+ Card



Earn up to 4X points on everyday purchases.

More rewards on the things you buy every day.

4X points on dining, takeout, and restaurant delivery¹

2X points at grocery stores, grocery delivery, streaming services, gas stations and electric vehicle charging stations

1X points on all other eligible purchases

Earn 15,000 bonus points (worth \$150) when you spend \$500 within the first 90 days²

No caps or limits on the number of points you can earn

Redeem points for your choice of cash back,³ gift cards, merchandise, and travel

Visa® Max Cash Preferred Card



Get up to 5% cash back in two categories of your choice.

The freedom to choose and the power to earn.

5% cash back in two categories of your choice – first combined \$2,000 spent each quarter⁴

2% unlimited cash back on one everyday category of your choice

1% unlimited cash back on all other eligible purchases

\$150 bonus awarded when you spend \$500 within the first 90 days⁵

Redeem cash back as a statement credit, rewards card, or as a deposit to a qualifying account⁴

Apply today!

See a representative for more details, including pricing.

Visa® Travel Rewards+ Card



Earn 4X points on travel and more.

Exclusive rewards on travel and frequent purchases.

4X points on travel purchases⁶

4X points at gas stations and electric vehicle charging stations

4X points on entertainment and recreation purchases

1.5X points on all other eligible purchases

Earn 25,000 bonus points (worth \$250) when you spend \$2,000 within the first 120 days⁷

No caps or limits on the number of points you can earn

Redeem points for your choice of travel, cash back,³ merchandise, and gift cards

Airport lounge access — Complimentary Priority Pass™ Select membership with access to more than 1,300 VIP lounges worldwide.⁸

Visa® Reserve Rewards+ Card



Earn 6X points on travel.

Exceptional premium rewards on travel and more.

6X points on travel booked through the Rewards Center⁹

2X points on all other eligible purchases

Earn 50,000 bonus points (worth \$500) when you spend \$4,500 within the first 90 days¹⁰

No caps or limits on the number of points you can earn

Redeem points for your choice of travel, cash back,³ merchandise, and gift cards

\$100 annual credit for travel booked through the Rewards Center¹¹

Up to \$240 in statement credits for eligible sports & fitness, personal care, entertainment & streaming services, dining, takeout & restaurant delivery purchases¹²

\$60 annual Priority Wine Pass credit¹³

Airport lounge access — Complimentary Priority Pass™ Select membership with access to more than 1,300 VIP lounges worldwide.⁸

TSA PreCheck® or Global Entry® credit — Enjoy up to \$100 in statement credits toward the application fee for either program.¹⁴

Apply today!

See a representative for more details, including pricing.

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 Cardmember Agreement for details. You may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

¹ **Everyday Rewards+ Card:** You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn Points for the following: You will earn 3 Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as a gas station, electric vehicle charging station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

² If you're approved for a new Everyday Rewards+ Card, a one-time 15,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

³ Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).

⁴ **Max Cash Preferred Card:** Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

⁵ If you're approved for a new Max Cash Preferred Card, a one-time \$150 bonus will be awarded for redemption after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

⁶ **Travel Rewards+ Card:** You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station, electric vehicle charging station, entertainment, and recreation category codes. Additional Points for Entertainment and Recreation purchases are dependent on how merchants choose to classify their business. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers such as Ticketmaster® and StubHub®. Entertainment purchases that may not be eligible include tickets purchased from colleges and universities, associations, schools, and charitable organizations. Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, ongoing fitness subscriptions, recreational vehicle parks and campsites, dance studios and schools, and bowling centers. Purchases from third parties and consultants at these locations may not qualify. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

⁷ If you're approved for a new Travel Rewards+ Card, a one-time 25,000

bonus points will be awarded after eligible net purchases totaling \$2,000 or more are made to your account within 120 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

⁸ Certain terms, conditions and exclusions apply. To enroll for Priority Pass Select and for further details visit: Reserve Rewards+: <https://prioritypass.com/ReserveRewardsvs>; Travel Rewards+: <https://prioritypass.com/TravelRewardsvs>. Offers vary by location. View terms and conditions at <https://prioritypass.com/en/conditions-of-use>.

⁹ **Reserve Rewards+ Card:** You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

¹⁰ If you're approved for a new Reserve Rewards+ Card, a one-time 50,000 bonus points will be awarded after eligible net purchases totaling \$4,500 or more are made to your account within 90 days from account opening. Please allow 1-2 statement billing cycles for your bonus Points to appear on your credit card statement.

¹¹ In order to qualify for the travel credit, you must make travel purchases in the Rewards Center using your Reserve Rewards+ Card. Credit(s) matching the purchase amount(s) of up to \$100 per 12-month period will be applied to your account within 2 statement billing cycles after the purchase(s) post to the account. The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

¹² Automatic statement credit(s) of up to \$20 per month (up to \$240 annually) will be applied to your account within 2 statement billing cycles after purchases are made in the following four eligible categories. Categories qualify individually at a rate of \$5 per category per month. Purchase categories include: (1) Eligible Sports and Fitness purchases, such as sporting goods stores, golf courses, annual/monthly workout subscriptions, and fitness centers. (2) Eligible Personal Care purchases, such as salons, barbers, spas, drug stores, and most merchants classified as pharmacies. (3) Eligible Entertainment and Streaming purchases, such as Netflix, Hulu, Apple Music, and tickets to movies, sporting events, and concerts purchased directly through the venue or from qualifying ticket sellers such as Ticketmaster® and StubHub®. (4) Eligible Dining purchases, such as restaurants, restaurant delivery, fast food restaurants, and bars. A single purchase transaction of at least \$5 per month at eligible merchant(s) must be made to receive the credit in each category. The account must be in good standing (not past due or overlimit) to qualify for any annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. Purchases qualify based on how a merchant's business is classified. A Purchase will not qualify for the annual credit if the merchant's selected code is in a category that does not qualify. We do not determine the category codes that merchants choose and we reserve the right to determine which purchases qualify. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

¹³ In order to qualify for the Priority Wine Pass credit, you must purchase a 1-year membership with your Reserve Rewards+ Card. A credit of \$60 per 12-month period will be applied to your account within 2 statement billing cycles after the purchase posts to the account. To purchase a membership or for membership questions, refer to <https://prioritywinepass.com>. The account must be in good standing (not past due or overlimit) to qualify for annual credits. The 12-month period begins on the account opening date and restarts annually thereafter. We reserve the right to adjust or reverse any portion or all of any purchase for unauthorized purchases or transaction credits. You are not eligible for this annual credit if you change cards.

¹⁴ Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security. Please visit <https://card.myaccountaccess.com/ReserveRewardsVisa> for further details and full terms and conditions.

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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