

Visa® Credit Card Chart

Visa® Credit Card comparison chart

6/23/09

	Visa Platinum Business Rewards	Visa Business Travel	Visa Business	Visa Signature Rewards	Visa Platinum	Visa College Rewards	Visa Co-Signer	Secured Visa
Annual Fee:	No Annual Fee	\$50 Company fee (additional employee cards are free)	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	\$35
Credit Limit:	--	--	--	--	--	Up to \$3,000	\$300 to \$2,000	Cash collateral is held by Elan for 100% of approved credit limit
Special Offer:	0% introductory rate for the first 6 months	0% introductory rate for the first 6 months	0% introductory rate for the first 6 months	0% introductory rate for the first 6 months	0% introductory rate for the first 6 months	--	--	--
Variable APR:	Prime + 3.99% to Prime + 16.99% APR	Prime + 3.99% to Prime + 16.99% APR	Prime + 3.99% to Prime + 16.99% APR	Prime + 3.99% to Prime + 16.99% APR	Prime + 3.99% to Prime + 16.99% APR	Prime + 5.99% to Prime + 14.99% APR	Prime + 5.99% to Prime + 14.99% APR	Prime + 16.99% APR
Rewards:	<ul style="list-style-type: none"> - 2,500 bonus points with first purchase (may be redeemed for a \$25 statement credit) - Earn 1 point for every net dollar purchased - Earn 2 points for every net dollar on gas, restaurant, and telecom purchases - No points earning cap - Points good for 3 years - Cash back is in the form of a statement credit 	<ul style="list-style-type: none"> - 5,000 bonus points with first purchase (may be redeemed for a \$50 statement credit) - Earn 1 point for every net dollar purchased - Earn 2 points for every net dollar on airline, train, car rental, hotel, and motel purchases - No points earning cap - Points good for 5 years - Cash back is in the form of a statement credit 	N/A	<ul style="list-style-type: none"> - 2,500 bonus points with the first purchase (may be redeemed for a \$25 statement credit) - Earn 1 point for every dollar spent in net purchases - No points earning cap - Points good for 5 years - Redeem points for cash back, gift certificates, merchandise, Choose Your Own Rewards, and travel - Cash back is in the form of a statement credit 	N/A	<ul style="list-style-type: none"> - 1,000 bonus points with your first purchase - Earn 1 point for every net dollar purchased - Maximum of 30,000 points earned annually - Points good for five years - Redeem point for cash back, gift cards, merchandise, Choose Your Own Rewards, and travel - Cash back option is in the form of a statement credit. 	N/A	N/A
Minimum Requirements:	Authorized Officer must be 18 years of age, have a valid U.S. Address and Social Security Number.	Authorized Officer must be 18 years of age, have a valid U.S. Address and Social Security Number.	Authorized Officer must be 18 years of age, have a valid U.S. Address and Social Security Number.	Must be 18 years of age, have a valid U.S. Address, Social Security Number, and a minimum annual household income of \$12,000.	Must be 18 years of age, have a valid U.S. Address, Social Security Number, and a minimum annual household income of \$12,000.	Must be 18 years of age, have a valid U.S. address and Social Security Number, and must be attending an accredited 2-4 year educational institution	Must be 16 years of age, have a valid U.S. address and Social Security Number, and a qualifying co-signer	Must be 18 years of age, have a valid U.S. address and Social Security Number, and a security deposit in the form of a cashier's check or money order. Your credit limit will be equal to the amount of your security deposit



Where roots run deep, relationships grow strong.