

# Apply for a credit card today!

For assistance, contact:

Andrea Harms

(515) 332-4096



Text **card sib196** to 96932 to have an application link sent right to your mobile device. Or, scan the code.



Or, visit this URL: [branchoffer.com/sib196](https://branchoffer.com/sib196)

## Limited-Time Offer - Extended Introductory Period!

Enjoy a special low **0% introductory APR\*** for **20 billing cycles** on purchases and balance transfers. Thereafter, receive a variable APR, currently **13.49% – 23.49%\***.

Apply for the **Mastercard® Platinum Card** by September 30, 2021 and start saving!



## Need a different product to fit your needs?



Additional consumer and business products are also available to meet your needs. Review these alternative product options by using one of the methods above and then apply in minutes with your mobile device!

By texting 96932 your request for information about this offer from your wireless number, you agree to receive a one-time automated text message with a link to apply. Message and data rates may apply.

Subject to credit approval.

\*The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 620 days from account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 3/1/21, the undiscounted variable APR for Purchases and Balance Transfers is 13.49% – 23.49% (based on your creditworthiness). The variable APR for Cash Advances is 25.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. 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 Mastercard Platinum Card accounts with this Financial Institution and the application must be submitted by September 30, 2021.

The creditor and issuer of this card 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.

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