



Max Cash Card

With the Max Cash Card, you earn:¹

- ▶ 5% cash back on your first \$2,000 in combined eligible net purchases each quarter on two categories you choose.
- ▶ 2% unlimited cash back on one everyday category, like electric vehicle charging and gas stations & ground transportation, restaurants & food delivery, and grocery stores & grocery delivery.
- ▶ 1% unlimited cash back on all other eligible net purchases.

To the right is a list of the categories available.² While this list of sample merchants can be a helpful guide, transactions qualify for 5% or 2% cash back based on how merchants classify the transaction.³

5% Categories



TV, Internet
& Streaming
Services



Fast Food



Cell Phone
Providers



Department
Stores



Home
Utilities



Furniture
Stores



Electronics
Stores



Recreation



Entertainment

2% Categories



EV Charging
and Gas Stations
& Ground
Transportation



Restaurants
& Food
Delivery



Grocery Stores
& Grocery
Delivery



TV, Internet & Streaming Services

Earn up to 5% cash back¹ when you use your card for payments made to cable and satellite TV, internet, and streaming providers.

This category includes bills paid directly to your cable and internet service providers, as well as online streaming services. Purchases made using a third-party service such as PayPal®, Google Play, Amazon, and iTunes Store may not qualify.³

Below is a sample list of merchants in this category.²

TV Provider

- Charter®
- Comcast
- DIRECTV®
- DISH Network
- Time Warner Cable®

TV or Movie Streaming

- Disney+
- FandangoNOW
- Hulu
- Netflix
- Sling TV
- Vudu
- YouTube

Music Streaming

- Amazon Music
- Apple Music
- Google Play Music
- Pandora
- SiriusXM®
- Slacker Radio
- Spotify

5% Categories



2% Categories





Fast Food

Get your burgers, subs, tacos, baked goods, and more — plus earn cash back.¹ Eat in or takeout!

Full-service restaurants like Applebee's and Olive Garden® are in the Restaurants category. Fast-food restaurants located within other businesses (in gas stations, discount stores, casinos, sports venues, etc.) may not qualify.³

Below is a sample list of merchants in this category.²

- Arby's™
- Burger King®
- Carl's Jr.®
- Chick-fil-A®
- Chipotle Mexican Grill
- Culver's®
- Dairy Queen®
- Domino's®
- In-N-Out Burger®
- Jack in the Box®
- Jimmy John's®
- KFC®
- McDonald's®
- Panda Express®
- Papa Murphy's®
- Qdoba® Mexican Eats
- SONIC® Drive-In
- Subway®
- Taco Bell®
- Wendy's®





Cell Phone Providers

Earn cash back¹ on payments made directly to your wireless phone service provider, including monthly bills and phone-related purchases.

This category includes phones and accessories purchased directly from your cell phone service provider, as well as bill payments made to your provider. It does not include cell phone or accessory purchases from electronic stores, cell phone resellers, independent dealers, discount stores, or similar merchants.³

Below is a sample list of merchants in this category.²

- | | | |
|----------------------|---------------------------|----------------------|
| • AT&T® Wireless | • GreatCall® | • TracFone® Wireless |
| • Boost Mobile® | • Metro™ by T-Mobile | • U.S. Cellular® |
| • CenturyLink™ | • Sprint® | • Verizon Wireless |
| • Consumer Cellular® | • Straight Talk® Wireless | • Xfinity Mobile |
| • Cricket® Wireless | • T-Mobile® | |



Department Stores

Find everything you need — from clothing, shoes, and cosmetics to kitchen goods, housewares, and home furnishings.

Most online purchases from these merchants also qualify. However, there are exceptions. For example, Sears.com purchases do not qualify.³ In addition, purchases at discount stores like Walmart®, Target®, and Costco® do not qualify.³

Below is a sample list of merchants in this category.²

- | | | |
|------------------|------------------|---------------------|
| • Bloomingdale's | • Kohl's® | • Saks OFF 5TH |
| • Bon-Ton® | • Loehmann's | • Saks Fifth Avenue |
| • Boston Store® | • Macy's | • Sears® |
| • Dillard's | • Nordstrom | • Soma Intimates |
| • JCPenney® | • Nordstrom Rack | • Von Maur® |

5% Categories



2% Categories



Home Utilities

Earn up to 5% cash back¹ when you use your card for household utilities, such as payments to electric, gas, and waste management companies.

This category includes bills paid directly to your household utility providers and excludes internet/cable/telecom service providers, cell phone services, security system services, and similar merchants.³ Some utility providers may charge a convenience fee for using a credit card to pay your bill — please check with your providers.

Below is a sample list of merchants in this category.²

- | | | |
|-------------------------------------------|------------------------------------|----------------------|
| • Ameren Corporation | • Nicor Gas | • Puget Sound Energy |
| • ComEd Payment | • NW Natural | • Republic Services |
| • Duke Energy | • Pacific Gas and Electric Company | • Seattle City Light |
| • Kansas City Power and Light Company | • Portland General Electric | • Waste Management |
| • Los Angeles Department of Water & Power | • Portland Water Bureau | • Xcel Energy |



Furniture Stores

Outfit your home with furniture and accessories while you pad your wallet with cash back.¹

Furniture purchases at stores like Walmart®, Target®, or Sears® do not qualify. Outdoor furniture purchases from garden stores or home improvement stores do not qualify.³

Below is a sample list of merchants in this category.²

- American Furniture Warehouse
- Art Van Furniture
- Ashley® HomeStore
- Bob's Discount Furniture
- Ethan Allen®
- Furniture Row®
- HOM Furniture
- Homemakers™ Furniture
- IKEA®
- La-Z-Boy®
- Living Spaces®
- Mattress Warehouse®
- Mor® Furniture
- Nebraska Furniture Mart®
- RC Willey®
- Restoration Hardware
- Room & Board®
- Slumberland® Furniture
- Steinhafels
- Value City Furniture®





Electronics Stores

Make even smarter buys when you earn cash back¹ on the latest tech products, including televisions, computers, and phones.

Includes most online purchases from merchants like Bestbuy.com and Frys.com. Does not include electronics purchases from telecom companies like Verizon or AT&T®, or from discount stores like Target® or Walmart®.³

Below is a sample list of merchants in this category.²

- Apple Store
- Best Buy®
- Bestbuy.com®
- Bose®
- Electronic Express®
- firstSTREET®
- Fry's Electronics
- Frys.com
- HHgregg Electronics
- Huppin's
- Magnolia
- Monoprice®
- Newegg.com®
- O&M Electronics
- Video Only





Recreation

Earn cash back when you work out — inside or outside. Earn cash back when you use your card to pay your membership fees at most sports and recreation facilities. And on sports and outdoor equipment, including clothing and camping gear. You'll also earn cash back at most sports specialty stores for golf, skiing/snowboarding, exercise equipment, skate/surf shops, and more.¹

This category also includes used sporting goods merchants like 2nd Wind Exercise and Play It Again Sports®, as well as online purchases from merchants like backcountry.com and theclymb.com®. However, there are exceptions. For example, Cabelas.com purchases do not qualify.³

Purchases at recreational facilities that do not require membership, such as golf driving ranges, baseball batting cages, and ski slopes, do not qualify. In addition, purchases made at fitness centers outside of your membership fee, like personal training or fitness classes, may not be included.³

Below is a sample list of merchants in this category.²

- Academy Sports + Outdoors®
- Backcountry.com
- Bass Pro Shops®
- Big 5® Sporting Goods
- Cabela's®
- Camping World™
- Dick's Sporting Goods®
- Golf Galaxy
- Hibbett Sports®
- MLB.com
- Orvis®
- Play It Again Sports®
- REI®
- Scheels®
- Sportsman's Warehouse®
- 24 Hour Fitness®
- Anytime Fitness®
- Crunch Fitness
- Equinox
- Genesis Health Clubs
- LA Fitness®
- Life Time Fitness
- Orangetheory® Fitness
- Planet Fitness
- Pure Barre®
- Snap Fitness™
- SoulCycle®
- WW (Weight Watchers)
- XSport® Fitness
- Zumba® Fitness

TOP

5% Categories



2% Categories





Entertainment

Keep yourself entertained, all while earning cash back. Check out the latest movies at most cinemas — refreshments earn cash back, too.¹ Or, treat your family to a wild day of roller coasters and amusements. Then catch your favorite band or dance performance at night.

Below is a sample list of merchants in this category.²

Sports & Performances

- Ticketmaster®
- StubHub®
- VividSeats®

Theme Parks

- Disney Theme Parks tickets purchased through Disney Parks
- Universal Studios Theme Parks tickets purchased through Universal Studios
- Six Flags Theme Parks tickets purchased through Six Flags America

Movies

- AMC Theatres
- Atom Tickets
- Century Theatres®
- Cinemark®
- Edwards Cinemas
- Fandango.com®
- Harkins Theatres
- Megaplex Theatres
- movietickets.com®
- Rave Cinemas
- Regal Cinemas
- ShowPlace® ICON Theatres

5% Categories



2% Categories





Electric Vehicle Charging and Gas Stations & Ground Transportation

Earn cash back by rail or by road. Use your card at the pump or inside the store and receive cash back. Don't feel like driving? You can earn 2% cash back for that, too, when you use your card for purchases such as bus and passenger railway tickets, taxi fares, and more. You can also get cash back on purchases for car services, like rideshare and limousines!¹

Some grocery stores with gas stations (like Hy-Vee®, Kroger®, or Meijer) may qualify for 2% cash back in the gas and/or grocery categories. And if you're helping the environment by driving an Electric Vehicle, plug into savings with 2% cash back at the EV Charging Stations listed below. Please note that the Ground Transportation category does not include purchases (such as bus and passenger railway tickets) made through travel agencies and tour operators. It also does not include purchases made at steam ships, cruise lines, freight trains, parking meters, parking garages, and toll stations. The category does not include truck stops, marinas, home heating companies, or other direct fuel, oil, or propane sales.³

Below is a sample list of merchants in this category.²

EV Charging Stations

- Tesla Supercharger
- ChargePoint
- EVgo
- EVConnect
- SemaConnect
- Electrify America
- ZEF Energy
- OpConnect
- Greenlots
- Blink Charging
- AmpUp
- EvGateway
- Livingston Energy

Gas Stations

- 7-Eleven®
- 76® Gas Stations
- BP
- Cenex®
- Chevron®
- Costco Gasoline
- ExxonMobil
- Fred Meyer Fuel Center
- Holiday Stationstores®
- Kroger® Fuel Center

- Kum & Go®
- Kwik Shop
- Love's® Travel Stops
- Marathon Oil
- Maverik Country Store
- Phillips 66
- QuikTrip®
- Shell®
- Speedway®
- SuperAmerica®

Ground Transportation

- Amtrak®
- Catalina Express®
- Clipper®
- Greyhound®
- Lyft®
- Metra®
- NYC Taxi
- Share Now
- Sound Transit
- TriMet®
- Uber
- Ventra
- Washington State Ferries
- Yellow Cab

TOP

5% Categories



2% Categories





Restaurants & Food Delivery

Let someone else do the cooking while you earn cash back¹ at cafes, cafeterias, grills, and fine-dining establishments.

Excludes most fast food restaurants like McDonald's®, Subway®, or Domino's® — see the fast food category for these. Also excludes restaurants located within other businesses, such as department store cafeterias, truck stops, casinos, or sports venues. While ordering restaurant delivery through popular delivery services (such as Postmates) is generally included, it's best to order directly from the restaurant.

Below is a sample list of merchants in this category.²

- | | | |
|-----------------------------|-----------------------|--------------------------------------------------------------------------------------------|
| • Applebee's | • Old Chicago | • Sizzler® |
| • BJ's | • Olive Garden® | • Skyline Chili |
| • Bob Evans | • Outback Steakhouse® | • Smashburger® |
| • Buffalo Wild Wings® | • P.F. Chang's® | • TGI Friday's™ |
| • Cheddar's Scratch Kitchen | • Perkins® | • Texas Roadhouse |
| • Cracker Barrel | • Pizza Hut® | • Village Inn |
| • Famous Dave's BBQ | • Red Lobster | • Most restaurant delivery,
excluding fast food, from popular
food delivery services |
| • IHOP | • Red Robin® | • Postmates |
| • LongHorn® Steakhouse | • Ruby Tuesday | |



Grocery Stores & Grocery Delivery

Check off your grocery list and earn cash back¹ at most grocery stores and supermarkets.

Some grocery stores with gas stations (like Hy-Vee®, Kroger®, or Meijer) may qualify for 2% cash back in the gas and/or grocery categories.³

Below is a sample list of merchants in this category.²

Grocery Merchants

- | | | |
|----------------|-------------------|--------------------------|
| • Albertsons® | • King Soopers | • Schnucks® |
| • Cub Foods® | • Kroger® | • Sprouts Farmers Market |
| • Dierbergs | • Lunds & Byerlys | • Target® |
| • Fred Meyer® | • Pick 'n Save® | • Trader Joe's |
| • Giant Eagle® | • Publix® | • Walmart® |
| • Hy-Vee® | • Ralphs® | • Whole Foods Market |
| • Jewel-Osco® | • Safeway® | |

Grocery Delivery Services

- Instacart

5% Categories



2% Categories





Account must be open and in good standing to earn and redeem rewards and benefits.

¹ 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).

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. 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. 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, as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as 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.

² The entities listed above are examples of companies and merchants which qualify to earn the 5% and 2% Rebates. Elan Financial Services, its parent, and affiliated corporations are not affiliated, connected, or associated with these entities, nor are its products and services endorsed by these entities.

³ Merchants that accept Visa credit cards are assigned a merchant code based on the kinds of products and services they sell. To offer 2% and 5% Rebates based on purchase type (e.g., 5% cash back for Department Stores purchases), Elan Financial Services groups similar merchant category codes into Purchase Categories. Purchases that fall into the eligible Purchase Category will receive the stated Rebate. Elan Financial Services makes every effort to include all relevant merchant category codes in its listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not use the merchant code that will fall within that Purchase Category. Therefore, Elan Financial Services cannot guarantee that a purchase will qualify for 2% or 5% Rebates as any purchase where a merchant uses a category code outside of the eligible Purchase Category will not qualify for the stated Rebate.

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