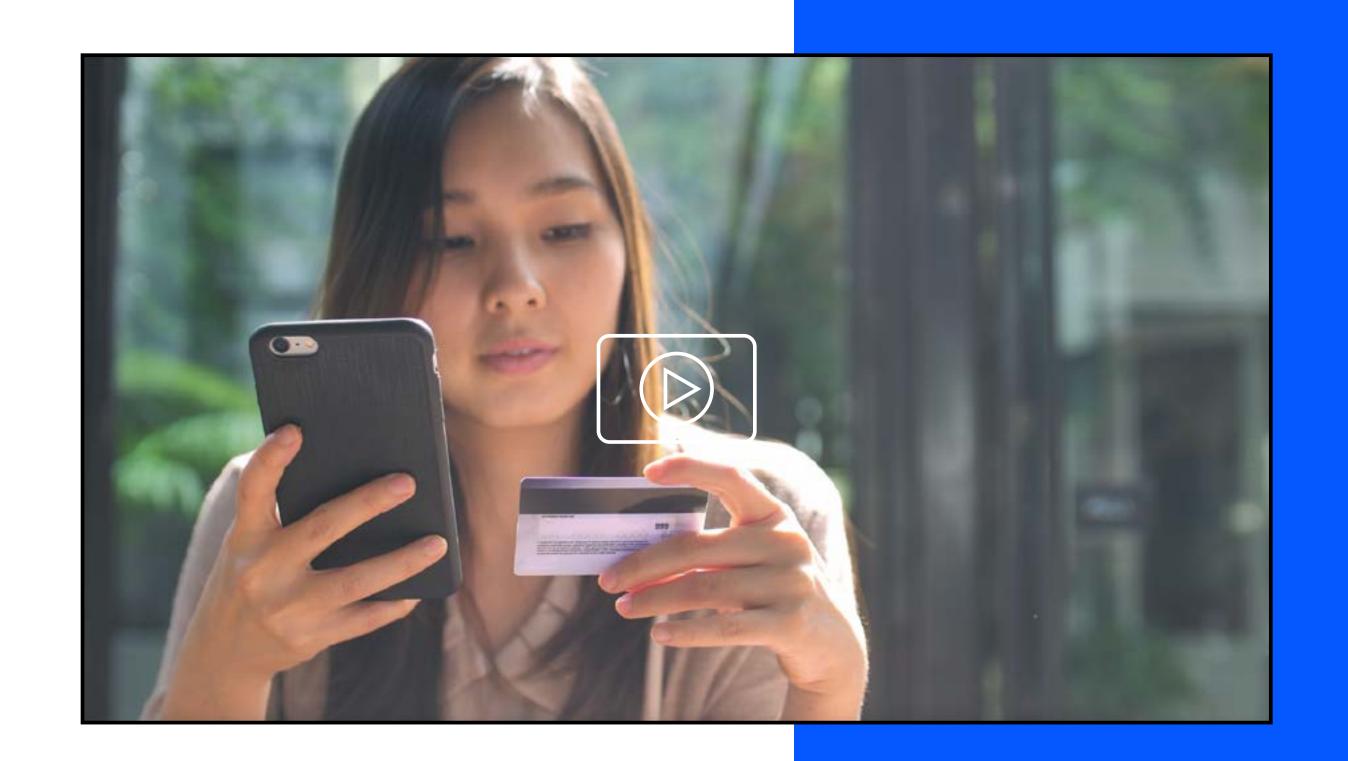




Credit Card Issuing Solutions for Financial Institutions

About Elan Credit Card

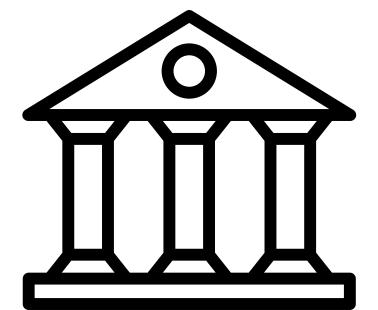
Elan partners with financial institutions to provide a turnkey credit card program that enhances the cardmember experience through products, technology, and fraud protection. Our dedication to our partners, growth philosophy, and investment in technology has made us a leader in the industry since 1968.



\$38+Billion **Annual Credit**

Card Spend





300+ Credit Union Partners

Financial Institution Partners 1.200+

#1 Agent

Credit Card Issuer





Data as of 12/31/2024



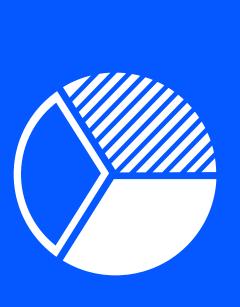
Our credit card program

Elan's turnkey credit card program removes costs, reduces risks, and improves the cardmember experience. It's more than a credit card program — it's about delivering high value products to your cardmembers and building a deeper loyalty to your financial institution.

Elan funds all aspects of the card program to reduce administrative burdens. We'll work to:

- Minimize risk and reduce expenses
- Develop growth solutions
- Provide the latest technology
- Build enterprise benefits

Becoming an <u>Elan partner</u> allows your team to focus on what they do best — building relationships.





Financial institution support

Elan provides all the tools to support the <u>credit card program</u>. We work directly with your financial institution to provide:

- Enhanced digital experience and technology
- Extensive marketing and reporting
- Employee training and resources
- Expanded underwriting

Product suites

Offer cardmembers across <u>consumer</u> and <u>business</u> segments competitive products with industry-leading reward options.

All cards, and every cardmember interaction, reflects your financial institution's branding.







Cardmember support

Our digital-forward program starts with <u>text-to-apply</u> capabilities through real-time reward redemption for a <u>seamless user experience</u>.

Cardmembers also have access to innovative payment solutions including PazeSM and Card ExtendPay®, the Elan fixed-term payment functionality.

Cardmembers have access to customer service 24/7/365 — a team that's maintained a 95% satisfaction rate for the last five years.

Additional solutions







Merchant + POS solutions

Our exclusive merchant solution, talech, is perfect for businesses. From inventory to reservations, and text alerts to timecards, it's a seamlessly integrated solution for the digital world.

Mortgage services

Help homebuyers realize their dream of home ownership by adding mortgage solutions to your offerings. Elan provides an array of loans with competitive pricing, while also managing underwriting, closing, and funding procedures.

Corporate payment systems

Run and grow a business with payment solutions that streamline the accounts payable process. Our credit card and payment solutions simplify expense management while offering DIY controls, integrated transaction data, and more.

Resource library

Elan invests in research to promote shared learning in our credit card community. Explore whitepapers, reports, videos, and more in our resource library.







To learn how Elan can support your financial institution, visit www.elanfinancialservices.com/credit-card to be connected with our team.







We know that supporting our partners and their cardmembers goes beyond credit card servicing. Our charitable giving initiative gives back to the communities of our partners through monetary donations and volunteering alongside our partners.

www.elancharitablegiving.com