

Specialty Cards Comparison

	Eclipse Young Adult Visa® Card	Eclipse College Rewards Visa® Card	Eclipse Secured Visa® Card
This Card Offers:	The opportunity to build a strong credit history and begin using credit responsibly by using a qualified cosigner.	College students the opportunity to build a strong credit history early, to begin using credit responsibly, and to earn rewards with everyday purchases.	People with limited or blemished credit histories the opportunity to obtain a revolving line of credit equal to the amount of their security deposit.
Minimum Requirements:	Must be 16 years of age, have a U.S. address, Social Security number and a qualifying co-signer.	Must be 18 years of age, have a U.S. address, Social Security number and be attending a 2-4 year accredited educational institution.	Must be 18 years of age, have a U.S. address, Social Security number and minimum security deposit of \$300; \$5,000 maximum security deposit.
Special Offers:		<ul style="list-style-type: none"> 1,000 bonus points with first purchase. 	
Annual Percentage Rate (APR) for Purchases	Prime + 5.99% - 14.99%	Prime + 5.99% - 14.99%	Prime + 14.99%
Annual Fee	\$0 with at least one purchase per year, otherwise \$20.	\$0 with at least one purchase per year, otherwise \$20.	\$35
Rewards	The Young Adult Visa Card is a non-rewards card.	<ul style="list-style-type: none"> Earn one point for every net purchase dollar charged. Redeem points for gift certificates, merchandise, cash back by statement credit, choose your own rewards and travel. Fly free without the restrictions of frequent flyer programs. Saturday night stay and 21-day advanced purchase required. Maximum of 30,000 points earned annually. Points good for 5 years. 	The Secured Visa Card is a non-rewards card.
Benefits	<ul style="list-style-type: none"> 24 Hour Cardmember Service – Available via toll-free number 24 hours a day/365 day per year. Visa Zero Liability – Cardmember not liable for fraudulent purchases when card is lost or stolen (limitations and restrictions may apply). Verified by Visa – Protects Cardmember's Visa card with a personal password while shopping online with participating merchants. Merchant Discounts – Discounts on products and services when payment is made with the Visa card. Go to http://usa.visa.com/personal/discounts for information. Auto Rental Collision Damage Waiver – Cardmember automatically receives coverage on a 24-hour basis for damage due to collision or theft when rental company's collision damage waiver option is declined and rental charged to Visa card. 		
Consumer Service Guarantee	Each credit card is backed by our Cardmember Service Guarantee, which ensures the superior service you deserve. We are dedicated to responsive, respectful and prompt helpful service. If we fail to meet any of the Service Guarantee commitments, we will credit the Cardmember's account \$5.		
Online Reporting 24/7	Online access to your account is free. <ul style="list-style-type: none"> View your outstanding balances and available credit. Verify recent transactions. View your statements online. 		
Payments Made Easy	<ul style="list-style-type: none"> AutoPay – Set up automatic monthly withdrawal from your checking or savings. Phone Pay – Call in your payment from any touch-tone phone as an alternate to mailing a check. Internet You Pay – Pay online at myaccountaccess.com. 		