

Three new no-annual fee credit cards.¹ Find the one that fits your lifestyle.

Meet our new personal Visa® credit cards.

Whether you want to save money, earn cash back or get rewarded for making everyday purchases, there's a card that fits your lifestyle.

Clarity Visa Credit Card

If you're looking for a card that keeps things simple, the choice is clear. The Clarity Card comes with a great rate, without all the fees you find with most cards.



Agility Cash Visa Credit Card

Rewards that won't slow you down. Earn 1.5% cash back on every card purchase.² It's as simple as that!



Vivid Rewards Visa Credit Card

Experience everything life has to offer. Earn 3 points per \$1 on dining, entertainment and transportation and 1 point per \$1 on all other card purchases.³



Apply for your new personal credit card today at calbanktrust.com/personal-credit-cards

See reverse side for more information.



Other credit card benefits:

Clarity Visa Credit Card

Simple way to pay for whatever life has in store.

Low interest rates.

No annual fee, no late fees, no returned payment fees and no foreign transaction fees.

Agility Cash Visa Credit Card

Earn 1.5% on every card purchase. It's as simple as that!²

Claim your cash every month, every quarter or when it reaches a preset amount with automatic redemption.

Vivid Rewards Visa Credit Card

Earn 3 points per \$1 on dining, entertainment and transportation.³

With so many ways to earn, your points will add up fast.

Don't forget: you'll also earn 1 point per \$1 on all other card purchases.³

Apply for your new personal credit card today at calbanktrust.com/personal-credit-cards

1. Credit card accounts are subject to credit approval. Certain terms, conditions, and restrictions apply. See the credit card application and disclosures for more details. Offers are available for new credit card accounts only and subject to change at any time.

2. Agility Cash – For every \$1 spent on net purchases, Agility Cash cardholders earn 1.5% cash back. Cash back is not earned on transactional items such as cash advances, balance transfers, returned merchandise, etc. Must have at least \$1 earned cash back to redeem. Account must be in good standing. See Agility Cash Program Terms & Conditions for details.

3. Vivid Rewards – For every \$1 spent on net purchases, Vivid Rewards cardholders earn 3 reward points for purchases categorized as eating out and ordering in, for entertainment like concerts and theme parks, for gas, rideshares and transit, and for popular streaming and telecommunications services like cable, internet, and cellular phone carriers. The bank does not determine which Visa merchant categories are used to classify purchases. One reward point per \$1 spent is earned on all other net purchases. Reward points are not earned on transactional items such as cash advances, balance transfers, returned merchandise, etc. Must have at least 2500 earned reward points to redeem. Account must be in good standing. See the Vivid Rewards program Terms & Conditions for details.