

**Financial Institution:** Evolve Bank

**Document Name:** Product Catalog

## 1. Evolve Cashback Card

- **Credit Type:** Credit Card
- **Product ID:** CR001
- **Annual Fee:** No Annual Fee
- **APR:** 18.24% to 26.99%
- **Credit Score Requirement:** Low to Medium
- **Benefits:**
  - Dining Benefit: 2% cashback (\$0.02 per dollar spent)
  - Gas Benefit: 1% cashback (\$0.01 per dollar spent)
  - Travel Benefit: 1% cashback (\$0.01 per dollar spent)
  - Grocery Benefit: 1% cashback (\$0.01 per dollar spent)
  - All Other Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
  - Miscellaneous Purchases Benefit: 5% cashback (\$0.05 per dollar spent) on revolving categories every quarter.
- **Sign-Up Bonus Offer:** No benefit
- **Total Benefit:** \$0.012 per dollar spent.
- **Miscellaneous Information:** 0% intro APR for 15 months on purchases and balance transfers and 3% intro Balance Transfer Fee until October 10, 2024. 5% balance transfer fee for future balance transfers will apply.
- **Link:** <https://www.nerdwallet.com/reviews/credit-cards/discover-it-cash-back>
- **Keywords:** Cash back credit card, cashback bonus, earn cashback, Restaurants, Cuisine, Café, Food and Beverage, Dinner, Lunch

## 2. Evolve Travel Plus Card

- **Credit Type:** Credit Card
- **Product ID:** CR002
- **Annual Fee:** \$99
- **APR:** 19% to 29.99%
- **Credit Score Requirement:** Medium to High
- **Benefits:**
  - Dining Benefit: 1% cashback (\$0.01 per dollar spent)
  - Gas Benefit: 1% cashback (\$0.01 per dollar spent)
  - Travel Benefit: 3% cashback (\$0.03 per dollar spent)
  - Grocery Benefit: 1% cashback (\$0.01 per dollar spent)
  - All Other Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
  - Miscellaneous Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
- **Sign-Up Bonus Offer:** Earn 50,000 points (equivalent to \$500) if you spend \$4,000 in the first 3 months.
- **Total Benefit:** \$0.025 per dollar spent.

- **Miscellaneous Information:** 0% Apr on purchases for first 12 months and balance transfer and 2 % intro balance transfer fee until Aug31,2024.
- **Link:**  
[https://creditcards.chase.com/a1/24Q3/sapphirepreferred?CELL=6H8X&AFFID=SWInSnn6x54-Rk0AC37kPKECBN7XsRUXUw&pvid=4f628e4db71c4062aa856243cf66bdfd&jp\\_cmp=cc/1639698/aff/15-31809/na](https://creditcards.chase.com/a1/24Q3/sapphirepreferred?CELL=6H8X&AFFID=SWInSnn6x54-Rk0AC37kPKECBN7XsRUXUw&pvid=4f628e4db71c4062aa856243cf66bdfd&jp_cmp=cc/1639698/aff/15-31809/na)
- **Keywords:** travel, miles, airline, hotel, travel insurance, lounge access, rental car, business travelers, frequent flyers,

### 3. Evolve Fuel Plus Card

- **Credit Type:** Credit Card
- **Product ID:** CR003
- **Annual Fee:** Not applicable.
- **APR:** 19% to 29.99%
- **Credit Score Requirement:** Medium
- **Benefits:**
  - Dining Benefit: 1% cashback (\$0.01 per dollar spent)
  - Gas Benefit: 3% cashback (\$0.03 per dollar spent)
  - Travel Benefit: 1% cashback (\$0.01 per dollar spent)
  - Grocery Benefit: 1% cashback (\$0.01 per dollar spent)
  - All Other Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
  - Miscellaneous Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
- **Sign-Up Bonus Offer:** No benefit
- **Total Benefit:** \$0.015 per dollar spent.
- **Miscellaneous Information:**
- **Link :** <https://www.americanexpress.com/us/credit-cards/card/blue-cash-everyday/?eep=26129&irgwc=1&veid=Qb00w8wYaxyKWukV3d34TXcdUkCzjF2ntXw7000&affid=1193684&pid=IR&affname=NerdWallet%2C%20Inc.&sid=14011830016&pmc=795&BUID=CCG&CRTV=controlaffcps&MPR=03>
- **Keywords:** fuel, fleet, trucking, Gas Benefit, diesel, Gas

### 4. Evolve Platinum Card

- **Credit Type:** Credit Card
- **Product ID:** CR004
- **Annual Fee:** Not applicable.
- **APR:** 18.5% to 29.99%
- **Credit Score Requirement:** High
- **Benefits:**
  - Dining Benefit: 1.5% cashback (\$0.015 per dollar spent)
  - Gas Benefit: 1.5% cashback (\$0.015 per dollar spent)
  - Travel Benefit: 1.5% cashback (\$0.015 per dollar spent)
  - Grocery Benefit: 1.5% cashback (\$0.015 per dollar spent)
  - All Other Purchases Benefit: 1.5% cashback (\$0.015 per dollar spent)

- Miscellaneous Purchases Benefit: 1.5% cashback (\$0.015 per dollar spent)
- **Sign-Up Bonus Offer:** Card opening bonus with 15,000 points if card member spends \$1000 in first 3 months.
- **Total Benefit:** \$0.02 per dollar spent.
- **Miscellaneous Information:** 0% Apr on purchases for first 12 months and balance transfer and 2 % intro balance transfer fee until Aug31,2024
- **Link :** <https://creditcards.chase.com/rewards-credit-cards/sapphire/preferred?CELL=6PH3>
- **Keywords:** premier rewards, maximum rewards, unlimited rewards, points credit card, concierge service, unlimited rewards, top rewards

## 5. Evolve Blue Cash Card

- **Credit Type:** Credit Card
- **Product ID:** CR005
- **Annual Fee:** \$99
- **APR:** 18.5% to 29.99%
- **Credit Score Requirement:** High
- **Benefits:**
  - Dining Benefit: 1% cashback (\$0.01 per dollar spent)
  - Gas Benefit: 1% cashback (\$0.01 per dollar spent)
  - Travel Benefit: 1% cashback (\$0.01 per dollar spent)
  - Grocery Benefit: 6% cashback (\$0.06 per dollar spent)
  - All Other Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
  - Miscellaneous Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
- **Sign-Up Bonus Offer:** Card opening bonus with 30,000 points if card member spends \$3000 in first 3 months.
- **Total Benefit:** \$0.03 per dollar spent.
- **Miscellaneous Information:** 0% Apr on purchases for first 12 months and balance transfer and 2 % intro balance transfer fee until Aug31, 2024.
- **Link:** <https://www.nerdwallet.com/reviews/credit-cards/american-express-blue-cash-preferred>
- **Keywords:** Grocery Benefit, supermarket, food shopping, health food, deli, dairy, bakery, fresh produce, online Grocery Benefit, farmers market, convenience store

## 6. Evolve Renovation Card

- **Credit Type:** Credit Card
- **Product ID:** CR006
- **Annual Fee:** Not applicable.
- **APR:** 18% to 29.99%
- **Credit Score Requirement:** Medium
- **Benefits:**
  - Dining Benefit: 1% cashback (\$0.01 per dollar spent)
  - Gas Benefit: 1% cashback (\$0.01 per dollar spent)

- Travel Benefit: 1% cashback (\$0.01 per dollar spent)
  - Grocery Benefit: 1% cashback (\$0.01 per dollar spent)
  - All Other Purchases Benefit: 1% cashback (\$0.01 per dollar spent)
  - Home Improvement: 3% cashback (\$0.03 per dollar spent)
- **Sign-Up Bonus Offer:** Enjoy an interest-free promotion for up to 36 months on purchases over \$1,500.
- **Total Benefit:** \$0.015 per dollar spent.
- **Miscellaneous Information:** 0% Apr on purchases for first 12 months and balance transfer and 2 % intro balance transfer fee until Nov30,2024. Then 18.00% to 29.99% standard variable purchase APR.
- **Link:** <https://www.homedepot.com/myaccount/thdcreditcard>
- **Keywords:** Electric Appliances, home building products, home improvement stores or merchants.

## 7. Evolve Personal Loan

- **Credit Type:** Personal Loan
- **Product ID:** CR007
- **Annual Fee:** Not applicable.
- **APR:** 8% to 31.99% depending on credit score
- **Credit Score Requirement:** Low to High
- **Loan Amount:** \$1,000.00 to \$30,000.00
- **Loan Duration:** 12 Months to 48 Months (Select from 12, 18, 24, 30, 36, 42 or 48 months).
- **Sign-Up Bonus Offer:** Not applicable.
- **Benefits:** Not applicable.
- **Total Benefit:** Not applicable.
- **Miscellaneous Information:** Your APR will be between 8.00% and 31.99% based on creditworthiness at time of application for loan terms of 12-48 months. No origination fees, no closing costs, no fees at all if you pay on time. For instance, if you are approved for a \$10,000 loan with a 17.00% APR for a 48-month term, your monthly payment will be around \$288.55. The estimated total amount paid for the loan in this case would be approximately \$13,850.42.
- **Link :** <https://www.nerdwallet.com/reviews/loans/personal-loans/discover-personal-loans>
- **Keywords:** cash loan, installment loan, online loan, debt consolidation loan, home improvement loan, medical loan, wedding loan, emergency loan, large one-time expense, monthly installment, fixed period, line of credit, not student loan, not for education purpose

## 8. Evolve Student Loan

- **Credit Type:** Student Loan
- **Product ID:** CR008
- **Annual Fee:** Not applicable.
- **APR:** 4.15%

- **Credit Score Requirement:** Medium to High
- **Loan Amount:** \$10,000.00 to \$100,000.00
- **Loan Duration:** 3 Years to 12 Years
- **Sign-Up Bonus Offer:** Not applicable.
- **Benefits:** Not applicable.
- **Total Benefit:** Not applicable.
- **Miscellaneous Information:** Your APR will be 4.5%, fixed based on your creditworthiness at the time of application, for loan terms of up to 15 years. For instance, if you are approved for a \$30,000 loan with a 4.5% APR for a 10-year term, your monthly payment will be \$310.92. The estimated total amount paid for the loan in this case would be \$37,309.83. Please contact us to inquire about an Auto Debit discount.
- **Link :** <https://www.nerdwallet.com/reviews/loans/student-loans/college-ave-student-loans>
- **Keywords:** cash loan, installment loan, online loan, monthly installment, fixed period, student loan, education purpose, graduate degree, higher education, Tuition and fees, Room and boarding, expensive school, post-graduate degree.