**Financial Institution**: Evolve Bank

**Document Name:** Product Catalog

# 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

# 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=SWlnSnn6x54-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,

# 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

# 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

# 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

# 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.

# 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

# 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.