

When the best
time is now.



**PERSONAL
LOANS**

Call Loan Express™
(800) 514-1460

 **WESTAMERICA BANK**

Subject to credit approval. Member FDIC. (2-20)





Financing solutions
that work for you.

**BUSINESS
LOANS &
LINES OF CREDIT**

Talk to your banker today.

 **WESTAMERICA BANK**

Subject to credit approval. Member FDIC. (2-20)



Better value with
the right card.



CREDIT CARDS

Apply Today

VISA



 WESTAMERICA BANK

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express. American Express is a federally registered service mark of American Express. Subject to credit approval. Member FDIC. (2-20)



Start that
project now.



HOME EQUITY LINES OF CREDIT

Ask how we can help.
(800) 442-6202

 **WESTAMERICA BANK**

Offer is subject to credit approval. Property insurance is required. Consult your tax advisor regarding the deductibility of interest. Some restrictions may apply. Contact Westamerica Bank for terms and details. Member FDIC. (2-20)





Choose How to be Rewarded

1.5X UNLIMITED REWARDS*



[apply today](#)



*You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned. The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. (10-20)

Grow your Business at a Great Rate



0% INTRODUCTORY APR*

for 20 billing cycles on purchases and balance transfers. Thereafter,
a variable APR, currently **11.99%-20.99%***



apply today



*The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 620 days of account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 08/03/2020, the undiscounted variable APR for Purchases and Balance Transfers is 11.99%-20.99% (based on your creditworthiness). The variable Penalty APR is 28.99%. The introductory APR will end early and increase to the Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its credit limit. The variable APR for Cash Advances is 23.99%. Cash Advance fee: 4% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 4% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your payments to balances with lower APRs, including promotional APRs, before balances with higher APRs. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. This offer is valid only for new Visa Business Card accounts with this Financial Institution and the application must be submitted by November 30, 2020, through a branch office or call center. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2020 Elan Financial Services. All rights reserved. (10-20)

Manage it All

from Anywhere

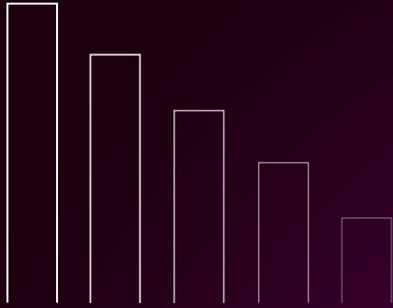


Elan Credit Card Mobile App

download today



The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. (10-20)



Pay Down balances

0% INTRODUCTORY APR*

for 15 billing cycles on purchases and balance transfers. Thereafter,
a variable APR, currently **13.49%-23.49%***



VISA® Platinum Card

apply today



*The 0% introductory APR applies to Purchases and is valid for the first 15 billing cycles. The 0% introductory APR applies to Balance Transfers made within 465 days of account opening and is valid for the first 15 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 12/01/2020, the undiscounted variable APR for Purchases and Balance Transfers is 13.49%-23.49% (based on your creditworthiness). The variable APR for Cash Advances is 25.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. This offer is valid only for new Visa Platinum consumer card accounts with this Financial Institution. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2020 Elan Financial Services. All rights reserved. (12-20)

Bill Pay

Send payments
the easy way.

Now's the time
to get online.

StarConnect™ Plus Online Banking



Mobile Deposit

Make deposits a snap with our mobile app.

Now's the time to get online.

StarConnect™ Plus Online Banking



Money Management

Track your
financial goals.

Now's the time
to get online.

StarConnect™ Plus Online Banking



Purchase Rewards

Earn cash back.

Now's the time
to get online.

StarConnect™ Plus
Online Banking

