

Your Life. Your Choice.

Choose the credit card
that fits your lifestyle.



	Simply Rewards[®] Visa Signature[®] Credit Card	Direct Cash[™] Visa Signature[®] Credit Card
Choose this card if	You want to earn points faster on the things you purchase every day	You want to earn cash back automatically
Rewards Points Earned	3x points per dollar spent; grocery, gas, discount, restaurant, and fast food ¹ 1 point per dollar spent on all other purchases ¹	1.25% cash back on monthly purchases up to \$5,000 1.5% cash back on monthly purchases in excess of \$5,000 ²
Rewards Points Cap ³	No rewards cap, but points do expire after 5 years	No rewards cap, and points do not expire
Redemption Type	Redemption through Rewards site for merchandise, gift card, statement credit, travel, experiences, and entertainment	Minimum redemption is \$25 Automatic redemption quarterly through statement credit
Visa Signature Benefits ²	Yes	Yes
Fraud Protection — Visa's Zero Liability Policy ⁴	Yes	Yes

**Ask your Financial Advisor how to apply for either of these
LPL Financial Visa Signature[®] Credit Cards or visit lplfinancial.lpl.com/CreditCards.**

Credit cards are issued by UMB Bank, n.a. under a license from Visa USA, Inc.

LPL Financial receives a flat fee for each new activated credit card that is used by the cardholder in the first 90 days. LPL also receives a portion of the transaction volume of the cardholder's account. LPL's portion of the transaction volume varies depending on the number of LPL active cardholder accounts. LPL Financial is not affiliated with UMB Bank, n.a., the credit card issuer.

¹ Cardholders earn 3 points per dollar on Net Purchases with MCC codes: 5411 (Grocery Stores), 5541 or 5542 (Gas), 5310 (Discount Stores), 5872 (Restaurants) and 5814 (Fast Food). Cardholders earn 1 point per dollar on all other Net Purchases. See Simply Rewards Rules for details.

² If you do not qualify for the Direct Cash[™] Visa Signature[®] Card, you will automatically be considered for the Direct Cash[™] Visa Platinum[®] Card that earns 1% cash back on all net purchases. See your Rewards Rules that will accompany your card for details.

³ See Rewards Rules, Guide to Benefits and Cardholder Agreement that accompany your card for details. Certain terms and conditions apply.

⁴ Visa's Zero Liability Policy covers U.S. issued cards only and does not apply to certain commercial card transactions. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult the issuer, UMB Bank, n.a.

See card application for important rate, fee and program information.

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