

"I get a low interest rate,
plus I transfer my balance
from another card and paid
NO interest for a year!"



What will you do with the interest you save?

Whatever you do, start with an AmaZing Rate® credit card and get:

- ✓ **One of the lowest interest rates around!**
- ✓ **0% intro APR for 6 months¹** (a variable rate of 9.24–18.24% after that)
- ✓ **Cash back through Zions AmaZing Deals™²**
- ✓ **No annual fee!**
- ✓ **0% intro APR on balance transfers for 12 months²** (a variable rate of 9.24–18.24% after that)

START NOW

[See Important Details](#)

Also available for your [business shopping needs](#).



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Credit cards are subject to credit approval. Certain terms, conditions and restrictions apply. The APR is variable and is based on the Wall Street Journal Prime Rate, which is subject to change with the Index, plus a margin based on credit worthiness. Prime Rate is currently 3.25% as of 12/23/2014. Offer available for new consumer credit cards only. All offers are subject to change at any time, may not be available with all card types. See your [Consumer Credit Card Agreement and Disclosures](#) for details.

1. 0.00% Intro APR for 6 months on purchases, thereafter, the variable APR will range from 9.24% to 12.24%. Intro APR does not apply to cash advances. Purchases made during the first 6 months of account opening will not be charged any interest. Minimum balance payments are still required each month.

2. Zions AmaZing Deals™—Earn cash rewards on qualified purchases using your Zions Bank Visa® debit card (requires a Zions Bank checking account) or Zions Bank Visa® credit card (subject to credit approval) when you shop at participating merchants. No enrollment fee to participate in the program and no out-of-pocket cost; a minimal monthly processing fee is deducted from your paid earnings only if a cash reward is paid. Cash rewards are typically credited to your account within 45 days of a qualifying purchase, but in the event of delays in payment by merchants, it may take up to 90 days or more to receive payment of an earned cash reward. PIN-based transactions do not qualify so be sure to sign for your purchase. Rewards and offers are established by participating Merchants, are subject to change at any time and may vary by location, day, time or event. See www.zionsamazingdeals.com for a current list of participating merchants and program terms and conditions.

3. 0.00% Intro APR on balance transfers for the first 12 months, thereafter, the variable APR will range from 9.24% to 12.24%. For new accounts, balance transfer requests must be received within 60 days of account opening. A 3% balance transfer fee for each transfer (\$10 minimum) will apply. Transfers made during the Intro period will not be charged any interest. Minimum balance payments are still required each month.

Visa® is the registered trademark of Visa International Service Association and Zions Bank does not claim any ownership or exclusive rights to the use of this trademark.

<url: www.zionsbank.com/low-rate.jsp>

<title>Low Interest Credit Card for Personal Use | Zions Bank

<meta d> Get a low interest credit card with the Amazing Rate card from Zions Bank--0% intro APR for 6 months and a variable rate after that. Some restrictions apply.

<subhead>

Get a low interest rate. Plus transfer your balance from another card and pay NO interest on the transferred balance for a year!

<h1>What will you do with the interest you save?

Whatever you do, start with a low interest Amazing Rate[®] credit card and:

- **One of the lowest interest rates around!**
- 0% intro APR for 6 months¹
(a variable rate of 9.24–18.24% after that)
- Cash back through Zions Amazing Deals^{™3}
- **No annual fee!**
- 0% intro APR on balance transfers
for 12 months² (a variable rate of 9.24–
18.24% after that)

<Apply Now button links to

https://banking.zionsbank.com/cconline/processLoan.html?is_branch=N&domain_id=1&product_id=394>

Also available for your business shopping needs.<to <https://www.zionsbank.com/business/amazing-rate-card.jsp>>

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<Important Details>

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