

Understanding How We Are Compensated for Financial Services

Edward Jones MasterCard® Credit Card with Loyalty Rewards®

What is the Edward Jones MasterCard® credit card with Loyalty Rewards®?

Edward Jones MasterCard® is a credit card. The creditor and issuer of the Edward Jones MasterCard® credit card with Loyalty Rewards® is Elan Financial Services, pursuant to a license from MasterCard International Incorporated.

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How are we paid for our services?

Edward Jones receives compensation from Elan Financial Services for the activation and initial use of the Edward Jones MasterCard®.

To the extent that the Edward Jones Mastercard Program produces a profit for Elan after all expenses (including Edward Jones compensation upon card activation), Edward Jones receives additional compensation which is up to 60% of the program profit. For more information about the rates, fees, features and benefits associated with the use of your credit card, contact your financial advisor.

How is your financial advisor compensated?

Your financial advisor and branch office administrator receive a portion of the compensation received from Elan Financial Services for the activation and initial use of the Edward Jones MasterCard®.

The total revenue that Edward Jones receives affects Edward Jones' overall profitability and thus may affect any branch bonus your financial advisor receives.