



How Atlas Works Benefits Security FAQ

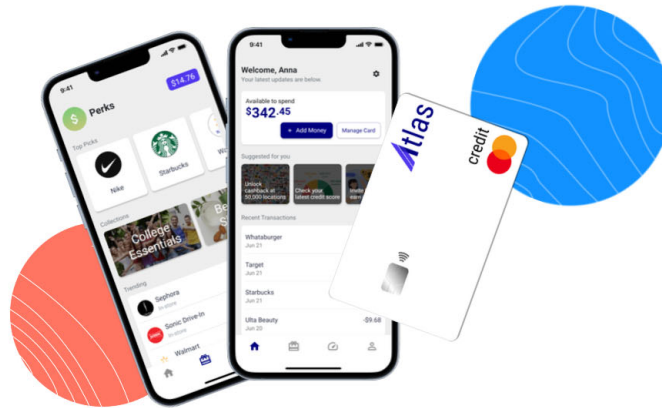
Get Started

# Build credit, save money

- ✓ Build credit with 0% APR
- ✓ Save \$1,850 every year on average
- ✓ Safe spending limits that grow with you
- ✓ No credit history or income required

Enter phone number  [Get Started](#)

No cost for students



Powered by the best



Cash back partnership with 50,000+ locations including



Traditional credit cards only approve 16% without an existing credit history

Atlas has 6x higher approval rates and grows with you

## How it works

- 1 Takes less than 2 minutes to apply and get approved
- 2 Connect your bank to get a spending limit you can afford
- 3 Set up autopay to never build a large balance or pay interest
- 4 We report on time payments to all three credit bureaus
- 5 Watch your credit score build while getting cash back and perks

## Why people love Atlas

### Builds credit and grows with you

- Easy way to build credit history
- Safe spending limits that grow over time
- 0% APR so you never pay interest
- Full liability and fraud protection

*Good credit can save you \$56,400 .*

### Saves you money everyday

- Virtual cards to cancel subscriptions and end trials with one click
- Up to 10% cash back from top stores like Starbucks, Nike, and more
- Built in bill negotiation to save on phone, internet, and car insurance
- Setup smart pay that helps you track and manage spending

*On average Atlas users save \$1,850/yr*

### Easy and accessible

- No credit history, income check or other hoops to jump through
- No cost for students for 5 years and only \$4.99/mo for others
- No hidden, surprise or annual fees

## Designed for safety, security, and support

The card is issued in partnership with Patriot Bank and Mastercard. Atlas is built with industry leading security best practices including regular security audits and tests.

- Instant transaction alerts
- Easily block your card in one tap
- 24/7 support – with a real human
- Secure two-factor authentication
- Liability and fraud protection

## Get started

- As fast as two minutes
- No cost for students
- 0% APR with limits that grow with you
- No income or credit check needed

Enter phone number

Get Started



## Frequently asked questions

- Do I qualify for Atlas? ▼
- How does the student pricing work? ▼
- Which Credit Bureaus does Atlas report to and how often? ▼
- How does Atlas secure my banking information? ▼
- Is Atlas a bank? ▼

More questions? Text/call us at 415-417-1706, or [email us](#). We reply to all texts and emails.



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Atlas © Exto Inc, is not a bank. Patriot Bank issues the card with Atlas as lender of record in partnership with MasterCard®.

1 Savings calculations sourced from [Lendingtree](#)  
Note: Increase in credit score is dependent on on-time payment behavior and not guaranteed. Credit score is impacted by many factors and an Atlas card is one of them.