

Business Credit Cards: Product Guide

Choose The Card That's Right For Your Business.



MY BUSINESS IS:

I'M INTERESTED IN:

SMALL TO MEDIUM SIZE

(Less than \$5 million Annual Net Sales)

MEDIUM TO LARGE SIZE

(\$5 million or more Annual Net Sales)

NON-PROFIT OR MUNICIPALITY

Saving on interest

Visa® Business Card

Low Intro Rate

- For an extended time

Transfer Balances

- From other higher rate credit cards

Flexible reward options

Visa® Business Real Rewards Card

Earn

1.5X Rewards – With No Limits

- **1.5X Points** per \$1 spent on eligible purchases¹

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back²

Earning cash back

Visa® Business Cash Card

Earn

3% Cash Back

- **3% cash back** on all eligible purchases at office supply stores, cell phone, internet and landline service providers³
- **2% cash back** on eligible purchases at restaurants and gas stations
- **1% cash back** on all other eligible purchases

Redeem

- Cash Back

Earning more rewards

Smart Business Rewards Visa® Card

Earn

2X Rewards in Top 2 Categories

- **2X points** per \$1 spent in top two spend categories each month – automatically⁴
- **1X points** monthly per \$1 spent on other eligible purchases

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back

Corporate Liability Pay in full

Visa® Business Company Card

Optional Rewards Program

- **1 Point** per \$1 spent on eligible purchases⁵
- Consolidated Statements, Dedicated Account Manager, Free Online Reporting

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back

Corporate Liability Pay in full

Visa® CommUNITY Card

Optional Rewards Program

- **1 Point** per \$1 spent on eligible purchases⁵
- Consolidated Statements, Dedicated Cardmember Service, Free Online Reporting

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back

Business Credit Cards: Reward Products

Smart Business Rewards Visa® Card Earn **2X** points in top 2 categories each month

| SAMPLE QUARTERLY EXPENSES | SPEND | POINTS |
|-------------------------------------|----------------|---------------|
| 2X Advertising Firms | \$2,700 | 5,400 |
| 2X Construction Materials | \$2,700 | 5,400 |
| 1X all other Purchases | \$1,800 | 1,800 |
| Total Quarterly Example | \$7,200 | 12,600 |
| TOTAL ANNUAL POINTS EXAMPLE: | | 50,400 |

(redeemable for \$504 cash back, merchandise, gift cards or travel)

Visa® Business Cash Card Earn up to **3%** cash back

| SAMPLE QUARTERLY EXPENSES | SPEND | CASH BACK |
|---|----------------|--------------|
| 3% Cell Phone, Internet & Landline Service Providers, Office Supply Stores | \$2,000 | \$60 |
| 2% Restaurants & Gas Stations | \$1,200 | \$24 |
| 1% all other Purchases | \$4,000 | \$40 |
| Total Quarterly Example | \$7,200 | \$124 |
| TOTAL ANNUAL CASH BACK EXAMPLE: | | \$496 |

Visa® Business Real Rewards Card Earn **1.5X** points with no limits

| SAMPLE QUARTERLY EXPENSES | SPEND | 1.5X POINTS |
|-------------------------------------|----------------|---------------|
| 1.5X Cell Phone Purchases | \$900 | 1,350 |
| 1.5X Home Utilities | \$1,100 | 1,650 |
| 1.5X Supermarket Purchases | \$1,200 | 1,800 |
| 1.5X all other Purchases | \$4,000 | 6,000 |
| Total Quarterly Example | \$7,200 | 10,800 |
| TOTAL ANNUAL POINTS EXAMPLE: | | 43,200 |

(redeemable for \$432 cash back, merchandise, gift cards or travel)

Whichever card you choose, you'll enjoy:

- **Visa Business Reporting**
an online tool that allows you to access and track card transaction data, helping you manage your cash flow more efficiently and make more informed decisions about your expenses.
- **Zero Fraud Liability⁶**
protects against unauthorized purchases if your card or its number is ever lost or stolen.
- **Free Employee Cards**
- **24/7 Account Access and Support**
- **Account and Transaction Notifications**

FOR MORE INFORMATION, PLEASE CONTACT:

Representative Name: _____

Phone Number: _____

Email Address: _____

APPLY NOW ON YOUR DEVICE:

Text this code to 96932 for an application link

By texting 96932 your request for information about this offer from your wireless number, you agree to receive a one-time automated text message with a link to apply. Message and data rates may apply.

¹You will earn 1.5 Reward Points ("Points") for each dollar of eligible net purchases made with your Account within a billing cycle. 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.

²Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).

³"Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point earned is equal to \$0.01 when redeemed. You will earn 1 Reward Point ("Point") for each dollar of eligible net purchases charged to your Account during each billing cycle. You will earn additional Points as follows for each dollar of eligible net purchases at merchant locations that are classified as automated fuel dispensers and service stations or restaurants (1 additional Point); and office supply stores or cell phone, landline, internet and cable TV services (2 additional Points). Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. The number of additional Points earned on office supply store purchases, cell phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned.

⁴You will earn 1 Point for each dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. Points expire five years from the end of the quarter in which they are earned.

⁵You will earn 1 Reward Point ("Point") for each dollar of eligible net purchases charged to your Account during each billing cycle. Points expire three years from the end of the quarter in which they are earned.

⁶Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

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