



SMALL TO MEDIUM SIZE
(Less than \$5 million Annual Net Sales)

SMALL TO LARGE SIZE

MEDIUM TO LARGE SIZE
(\$5 million or more Annual Net Sales)

NONPROFIT OR MUNICIPALITY

Visa® Business Cash Preferred Card

Visa® Business Real Rewards Card

Visa® Business Card

Smart Business Rewards Visa® Card

Visa® Business Company Card

Visa® CommUNITY Card

Triple the cash back for your business.

3% Cash Back on eligible purchases at gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases¹

1% Cash Back on all other eligible purchases

\$100 Annual Statement Credit for recurring monthly software transactions²

Running your business is hard work. Rewarding your business is easy.

1.5X Rewards – With No Limits

1.5X Points per \$1 spent on all eligible purchases³

Low-interest purchasing power to fuel new possibilities.

Low Intro Rate

Save on interest with a great low introductory rate for an extended time

Don't just run your business. Reward your business.

2X Rewards in Top 2 Categories

2X Points per \$1 spent in top two spend categories each month – automatically⁵

1X Points monthly per \$1 spent on all other eligible purchases

An easier way to manage cash flow and expenses.

Corporate Liability Optional Rewards Program

1Point per \$1 spent on all eligible purchases⁶

Consolidated Statements

Dedicated Account Manager

Free Online Reporting

Designed with nonprofits and municipalities in mind.

Corporate Liability Optional Rewards Program

1Point per \$1 spent on all eligible purchases⁶

Consolidated Statements

Dedicated Cardmember Service

Free Online Reporting

Redeem

- Cash Back

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back⁴

Transfer Balances

- Pay down your other high-rate credit card balances faster

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back

Redeem

- Merchandise
- Gift Cards
- Travel
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Redeem

- Merchandise
- Gift Cards
- Travel
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Business Credit Cards: Reward Products

Charts represent example spend/earn.

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

SAMPLE QUARTERLY EXPENSES	SPEND	CASH BACK
3% Cell Phone Service Providers	\$700	\$21
3% Office Supply Stores	\$900	\$27
3% Restaurant & Food Delivery	\$500	\$15
3% Gas Stations	\$700	\$21
1% all other Purchases	\$4,000	\$40
Total Quarterly Example	\$6,800	\$124
TOTAL ANNUAL CASH BACK EXAMPLE:		\$496

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 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 Spend Clarity**

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 Liability⁷**

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**

¹ You will earn 3% cash back for every dollar in eligible net purchases at merchants classified as gas stations, office supply stores, dining, restaurants, fast-food restaurants, bars, food delivery services and cell phone service providers. All other net purchases will earn 1% cash back. Purchases at gas stations greater than \$200 are not considered an automotive gasoline purchase and will therefore earn 1% cash back. Cash rewards can be redeemed as a 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, a Rewards Card, Real-Time Rewards or Pay with Rewards when you check out with PayPal. Cash rewards expire five years from the end of the quarter in which they are earned.

² An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.

³ You 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.

⁴ Reward 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).

⁵ You will earn 1 Point for every 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. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

⁶ You 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.

⁷ Elan 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. ©2021 Elan Financial Services