



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
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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.



EARNING VALUABLE REWARDS

PAYING DOWN BALANCES

BUILDING OR REBUILDING CREDIT⁶

Visa[®] Everyday Rewards+ Card

Visa[®] Max Cash Preferred Card

Visa[®] Platinum Card

Visa[®] College Real Rewards Card

Visa[®] Max Cash Secured Card

Secured Visa[®] Card

Unlimited points potential. Unrivaled reward options.

4X Points on dining, takeout & food delivery¹

2X Points at grocery stores, grocery delivery, gas stations & streaming services

1X Points all other eligible spend

\$ No caps or limits on points earned

Cash Back maximized to fit your life.

5% Cash Back on two categories you choose – first combined \$2,000 spent each quarter³

2% Unlimited Cash Back on one everyday category of your choice

1% Unlimited Cash Back on all other eligible purchases

Save interest on balance transfers and purchases.

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

Use for large purchases, unexpected expenses or lastminute necessities

Credit-building and spending security for students.

1.5X Points per \$1 spent on all eligible purchases⁴

Account Alerts, Online and Mobile Account Access, Autopay, Free Credit Score⁵

Build credit and earn more cash back.

The Convenience Of A Credit Card
While working to build or improve your credit

5% Cash Back on two categories you choose – first combined \$2,000 spent each quarter³

2% Cash Back on one everyday category of your choice

1% Cash Back on all other eligible purchases

Designed to help you build credit and confidence.

The Convenience Of A Credit Card
While working to build or improve your credit

How It Works
Apply and fund your secured savings account, which serves as your security deposit. Your credit line is the same amount as your deposit.

Redeem

- Merchandise
- Gift Cards
- Travel
- Cash Back²

Redeem

- Cash Back³

Transfer Balances

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

Redeem

- Merchandise
- Gift Cards
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Redeem

- Cash Back³

Enjoy

- Online Account Access
- Account Alerts
- Automatic Bill Pay
- Free Credit Score⁵

Consumer Credit Cards: Reward Products

Charts represent example spend/earn.

**Visa®
Everyday
Rewards+ Card**
**Earn up to 4X points on
everyday spending**

SAMPLE QUARTERLY EXPENSES	SPEND	POINTS
4X Dining, Takeout & Food Delivery	\$1,200	4,800
2X Grocery Stores, Grocery Delivery Gas Stations & Streaming Services	\$2,300	4,600
1X all other Purchases	\$4,000	4,000
Total Quarterly Example	\$7,500	13,400

TOTAL ANNUAL POINTS EXAMPLE: 53,600
(redeemable for \$536 cash back, merchandise, gift cards or travel)

**Visa® College
Real Rewards
Card**
**Earn 1.5X points per \$1
spent on eligible purchases**

SAMPLE QUARTERLY EXPENSES	SPEND	1.5X POINTS
1.5X Cell Phone Purchases	\$200	300
1.5X Home Utilities	\$300	450
1.5X Supermarket Purchases	\$400	600
1.5X all other Purchases	\$900	1,350
Total Quarterly Example	\$1,800	2,700

TOTAL ANNUAL POINTS EXAMPLE: 10,800
(redeemable for \$108 cash back, merchandise, gift cards or travel)

**Visa®
Max Cash
Preferred Card**

**Visa®
Max Cash
Secured Card**

**Earn
up to 5%
cash back**

SAMPLE QUARTERLY EXPENSES	SPEND	CASH BACK
5% TV, Internet & Streaming Services	\$200	\$10
5% Home Utilities	\$300	\$15
2% Restaurants & Food Delivery	\$400	\$8
1% all other Purchases	\$900	\$9
Total Quarterly Example	\$1,800	\$42

TOTAL ANNUAL CASH BACK EXAMPLE: \$168

Max Cash Categories

5% CASH BACK CATEGORIES:

- TV, Internet & Streaming Services
- Fast Food
- Cell Phone Providers
- Department Stores
- Home Utilities
- Furniture Stores
- Electronics Stores
- Recreation
- Entertainment

2% CASH BACK CATEGORIES:

- Grocery Stores & Grocery Delivery
- Gas Stations & Ground Transportation
- Restaurants & Food Delivery

¹ You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn 3 additional Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 additional Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as gas station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. 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.

² 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).

³ Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. 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 or as a Rewards Card (\$25 minimum redemption). Cash rewards do not expire as long as the account remains active. If there is no reward, purchase, or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

⁴ You will earn 1.5 Reward Points ("Points") for each \$1 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.

⁵ Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.

⁶ Late payments or going over the credit limit may damage your credit history.