




Business Credit Cards:


Choose the card that's right for you.




Small To Medium Size (Less than \$5 million Annual Net Sales)

 <p>Visa® Business Cash Preferred Card</p>	<p>Triple cash back for your business.</p> <p>3% Cash Back on purchases at gas and EV charging stations, cell phone service providers, office supply stores and on dining, including takeout and restaurant delivery¹</p> <p>1% Cash Back on all other eligible purchases</p> <p>\$100 Annual Statement Credit for recurring monthly software transactions²</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Cash back
 <p>Visa® Business Real Rewards Card</p>	<p>Get unlimited rewards for your bottom line.</p> <p>1.5X Points per \$1 spent on all eligible purchases³</p> <p>No caps or limits on points earned</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back⁴
 <p>Visa® Business Card</p>	<p>Purchasing power for your business.</p> <p>Low Intro Rate Save on interest with a great low introductory rate for an extended time</p>	<p>Transfer balances</p> <ul style="list-style-type: none"> • Pay down your other high-rate credit card balances faster


Small To Large Size

 <p>Smart Business Rewards Visa® Card</p>	<p>Earn more where you spend more.</p> <p>2X Points per \$1 spent in top two spend categories each month – automatically⁵</p> <p>1X Points monthly per \$1 spent on all other eligible purchases</p> <p>No caps or limits on points earned</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back
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Medium To Large Size (\$5 million or more Annual Net Sales)

 <p>Visa® Business Company Card</p>	<p>Simplify the way you manage cash flow and expenses.</p> <p>Corporate Liability</p> <p>Optional Rewards Program</p> <p>1 Point per \$1 spent on all eligible purchases⁶</p> <p>Consolidated statements</p> <p>Dedicated account manager</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back
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Nonprofit Or Municipality

 <p>Visa® CommUNITY Card</p>	<p>Streamline money management for your organization.</p> <p>Corporate Liability</p> <p>Optional Rewards Program</p> <p>1 Point per \$1 spent on all eligible purchases⁶</p> <p>Consolidated statements</p>	<p>Redeem</p> <ul style="list-style-type: none"> • Merchandise • Gift cards • Travel • Cash back
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Business Credit Cards: Reward Cards



Charts represent samples of amounts spent and rewards earned.

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% Restaurants & food delivery	\$500	\$15	
3% Gas & EV charging 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 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 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 \$1 in eligible net purchases at merchants classified as electric vehicle charging or gas stations, office supply stores, dining, restaurants, fast-food restaurants, bars, food delivery services and cell phone service providers. All other eligible net purchases will earn 1% cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automotive fuel and as such will earn a reward of 1%. 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 Points for every \$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.

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 \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 bonus Point (for a total of 2 Points) for every \$1 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 Point for every \$1 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. ©2023 Elan Financial Services

Personal Credit Cards:

Choose the card that's right for you.



Earn unlimited rewards



Visa® Everyday Rewards+ Card

More rewards on things you buy frequently.

4X Points on dining, takeout & restaurant delivery¹

2X Points at grocery stores, grocery delivery, streaming services, gas and EV charging stations

1X Points all other eligible purchases

No caps or limits on points earned

Redeem

- Merchandise
- Gift cards
- Travel
- Cash back²



Visa® Max Cash Preferred Card

Cash back in the categories of your choice.

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 each quarter

1% Unlimited Cash Back on all other eligible purchases

Redeem

- Cash back³

Get a great intro rate



Visa® Platinum Card

Perfect for balance transfers and new purchases.

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

Use for large purchases, unexpected expenses or last-minute necessities

Transfer Balances

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

Experience exceptional rewards and perks



Visa® Travel Rewards+ Card

Elevated travel and powered-up rewards.

4X Points on travel, entertainment & recreation purchases and at gas & EV charging stations⁴

1.5X Points on all other eligible purchases

No caps or limits on points earned

Redeem

- Merchandise
- Gift cards
- Travel
- Cash back²



Visa® Reserve Rewards+ Card

Rich rewards on travel and more.

6X Points on travel booked through the Rewards Center⁵

2X Points on all other eligible purchases

No caps or limits on points earned

Up to \$100 in statement credits for the TSA PreCheck® or Global Entry® application fee⁶

Redeem

- Merchandise
- Gift cards
- Travel
- Cash back²

Personal Credit Cards: Earn rewards that fit your life.

Charts represent samples of amounts spent and rewards earned.

Visa® Everyday Rewards+ Card		Earn up to 4X points on your most frequent purchases	
Sample Quarterly Expenses	Spend	Points	
4X Dining, takeout & restaurant delivery	\$1,200	4,800	
2X Grocery stores, grocery delivery, streaming services, gas & EV charging stations	\$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® Travel Rewards+ Card		Earn 4X points per \$1 spent on eligible purchases	
Sample Quarterly Expenses	Spend	Points	
4X Travel	\$2,000	8,000	
4X Entertainment & recreation	\$1,500	6,000	
4X Gas station & EV charging stations	\$1,000	4,000	
1.5X all other eligible purchases	\$3,000	4,500	
Total Quarterly Example	\$7,500	22,500	
Total Annual Points Example:		90,000	

(redeemable for \$900 cash back, merchandise, gift cards or travel)

Visa® Reserve Rewards+ Card		Earn 6X points per \$1 spent on travel purchases	
Sample Quarterly Expenses	Spend	Points	
6X Travel booked through the Rewards Center	\$5,000	30,000	
2X all other eligible purchases	\$15,000	30,000	
Total Quarterly Example	\$20,000	60,000	
Total Annual Points Example:		240,000	

(redeemable for \$1,240 cash back, merchandise, gift cards or travel)

Visa® Max Cash Preferred Card		Earn up to 5% cash back	
Sample Quarterly Expenses	Spend	Cash Back	
5% TV, internet & streaming services	\$500	\$25	
5% Home utilities	\$1,500	\$75	
2% Restaurants & food delivery	\$1,000	\$20	
1% all other purchases	\$3,000	\$30	
Total Quarterly Example	\$6,000	\$150	
Total Annual Cash Back Example:		\$600	

Max Cash Categories

5%

Cash Back Categories:

- TV, internet & streaming services
- Home utilities
- Fast food
- Furniture stores
- Cell phone providers
- Electronics stores
- Department stores
- Recreation
- Entertainment

2%

Cash Back Categories:

- Grocery stores & grocery delivery
- EV charging and 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 Points for the following: You will earn 3 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 Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as a gas station, electric vehicle charging 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 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station, electric vehicle charging station, entertainment, and recreation category codes. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers. Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, dance studios and schools, and ongoing fitness subscriptions. Purchases from third parties and consultants at these locations may not qualify. 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.

⁵ You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. 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 Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security. Upon approval, please refer to your Guide to Benefits for further details and full terms and conditions.

Choose the card that's right for you.



Visa® Max Cash
Secured Card



Secured
Visa® Card



Visa® College
Real Rewards Card

Establish or rebuild your credit¹

How secured credit cards work

- Apply and fund your secured savings account, which serves as your security deposit.
- Your deposit must be in hundred-dollar increments. Minimum of \$300, maximum of \$5,000.
- Your credit line is the same amount as your security deposit.
- Use your card like any other credit card.
- Spend within your limit and pay your bill when it's due. Over time, this will help build your credit and you may be able to graduate to a traditional card.

Cash Back Rewards²

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 each quarter

1% Unlimited Cash Back on all other eligible purchases

The convenience of a credit card while working to build or improve your credit

Lower APR

Flexible purchasing power
Use your card anywhere Visa® is accepted

Earn unlimited rewards on everyday purchases

Flexible reward options

1.5X Points per \$1 spent on all eligible purchases⁶

\$25 awarded after first purchase⁷ – that's 2,500 bonus rewards points

No caps or limits on points earned

Redeem for



Cash back⁸



Travel



Merchandise



Gift cards

Added benefits

- **24/7 online account access** and account alerts that put you in control of your finances – including our Mobile Payments App
- **AutoPay** lets you automatically pay your credit card bill from your checking or savings account
- **Zero fraud liability⁴** for your protection
- **FREE credit score⁵** so you can access your credit score online anytime

¹ Late payments or going over the credit limit may damage your credit history.

² 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).

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 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 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.

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 You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each 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.

⁷ First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances.

⁸ 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).

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