

# Business Credit Cards:

## Choose the card that's right for you.



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

 Mastercard® Business Cash Preferred Card	<p><b>Triple cash back for your business.</b></p> <p><b>3% Cash Back</b> on purchases at gas and EV charging stations, cell phone service providers, office supply stores and on dining, including takeout and restaurant delivery<sup>1</sup></p> <p><b>1% Cash Back</b> on all other eligible purchases</p> <p><b>\$100 Annual Statement Credit</b> for recurring monthly software transactions<sup>2</sup></p>	<p><b>Redeem</b></p> <ul style="list-style-type: none"><li>• Cash back</li></ul>
 Mastercard® Business Real Rewards Card	<p><b>Get unlimited rewards for your bottom line.</b></p> <p><b>1.5X Points</b> per \$1 spent on all eligible purchases<sup>3</sup></p> <p><b>No caps or limits</b> on points earned</p>	<p><b>Redeem</b></p> <ul style="list-style-type: none"><li>• Merchandise</li><li>• Gift cards</li><li>• Travel</li><li>• Cash back<sup>4</sup></li></ul>
 Mastercard® Business Card	<p><b>Purchasing power for your business.</b></p> <p><b>Low Intro Rate</b> Save on interest with a great low introductory rate for an extended time</p>	<p><b>Transfer balances</b></p> <ul style="list-style-type: none"><li>• Pay down your other high-rate credit card balances faster</li></ul>

### Small To Large Size

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

 Mastercard® Business Company Card	<p><b>Simplify the way you manage cash flow and expenses.</b></p> <p><b>Corporate Liability</b></p> <p><b>Optional Rewards Program</b></p> <p><b>1 Point</b> per \$1 spent on all eligible purchases<sup>6</sup></p> <p>Consolidated statements</p> <p>Dedicated account manager</p>	<p><b>Redeem</b></p> <ul style="list-style-type: none"><li>• Merchandise</li><li>• Gift cards</li><li>• Travel</li><li>• Cash back</li></ul>
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### Nonprofit Or Municipality

 Mastercard® CommUNITY Card	<p><b>Streamline money management for your organization.</b></p> <p><b>Corporate Liability</b></p> <p><b>Optional Rewards Program</b></p> <p><b>1 Point</b> per \$1 spent on all eligible purchases<sup>6</sup></p> <p>Consolidated statements</p>	<p><b>Redeem</b></p> <ul style="list-style-type: none"><li>• Merchandise</li><li>• Gift cards</li><li>• Travel</li><li>• Cash back</li></ul>
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# Business Credit Cards:

## Reward Cards

Charts represent samples of amounts spent and rewards earned.



### Mastercard® 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
<b>Total Quarterly Example</b>	<b>\$6,800</b>	<b>\$124</b>
<b>Total Annual Cash Back Example:</b>		<b>\$496</b>

### Smart Business Rewards Mastercard®

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
<b>Total Quarterly Example</b>	<b>\$7,200</b>	<b>12,600</b>
<b>Total Annual Points Example:</b>		<b>50,400</b>

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

### Mastercard® 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
<b>Total Quarterly Example</b>	<b>\$7,200</b>	<b>10,800</b>
<b>Total Annual Points Example:</b>		<b>43,200</b>

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

Message and data rates may apply.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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).

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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 Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ©2023 Elan Financial Services

Whichever card you choose, you'll enjoy:

- **Mastercard 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 liability**<sup>7</sup> 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 **card** to 96932,

or scan and text **card** to get an application link.

