



# Pick a credit card that will boost your business

From big rewards to a low intro rate,  
there's a great option for everyone

**Business Card**

**Business Real  
Rewards Card**

**Business Cash  
Preferred Card**

**Smart Business  
Rewards Card**

**VISA**

BUSINESS Credit Cards



# Visa® Business Card

Purchasing power.



## Extended low intro rate

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

**Pay down** your higher-rate credit card balances faster

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

# Visa® Business Real Rewards Card

Simple, easy rewards.



## Earn 1.5X rewards with no caps

**5.5X points** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>1</sup>

**1.5X points** per \$1 spent on all eligible purchases<sup>1</sup>

**Earn 2,500 bonus points** after first purchase<sup>2</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of cash back,<sup>4</sup> gift cards, merchandise and travel

# Visa® Business Cash Preferred Card

Cash back.



## Up to 3% cash back for your business

**5% cash back** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>5</sup>

**3% cash back** on eligible purchases at gas and EV charging stations (transactions of \$200 or less),\* cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases<sup>5</sup>

**1% cash back** per \$1 spent on all other eligible purchases

**\$100 annual statement credit** after 11 consecutive monthly software transactions<sup>6</sup>

**\$25 cash back** awarded after first purchase<sup>2</sup>

**Redeem cash back**<sup>7</sup> as a statement credit, rewards card, or as a deposit to a qualifying account

\*Excludes discount stores/supercenters and wholesale clubs

# Smart Business Rewards Visa® Card

Automatic max rewards.



## 2X rewards in top two categories

**5X points** on prepaid hotels and car rentals booked directly in the Rewards Center<sup>8</sup>

**2X points** per \$1 spent in your top two spend categories each month — automatically<sup>8</sup>

**1X points** per \$1 spent on all other eligible purchases

**Earn 20,000** bonus points when you spend \$500 in the first 90 days of account opening<sup>9</sup>

**No caps** on the number of points you can earn

**Redeem points**<sup>3</sup> for your choice of cash back,<sup>4</sup> gift cards, merchandise and travel

**Apply today!** See a representative for details.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Rewards expire five years from the end of the quarter in which they are earned.

<sup>1</sup> **Business Real Rewards Card:** 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 4 Points (5.5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details. Monthly net purchase points will be applied each billing cycle.

<sup>2</sup> **Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 6 to 8 weeks after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

<sup>3</sup> Maximum Point value applies to points redeemed as a cash deposit into an eligible checking or savings account with this Financial Institution. The redemption value may be different if you choose to redeem your points for other rewards such as travel, merchandise, gift cards, and/or a statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

<sup>4</sup> **Business Real Rewards and Smart Business Rewards Cards:** 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 1-2 statement billing cycles or as a Rewards Card. Redemption values and minimums may vary over time and will be disclosed upon redemption.

<sup>5</sup> **Business Cash Preferred Card:** You will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including takeout and restaurant delivery, gas stations, electric vehicle charging stations, office supply stores and cell phone service providers. All other eligible net purchases may earn one percent (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%. In addition, you will earn an additional 4% cash back above base earn for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Refer to the Rewards Center for full details. **IMPORTANT CHANGE: Effective April 22, 2025,** you will earn three percent (3%) cash back for every \$1 in eligible net purchases at dining, including restaurants/restaurant delivery, gas stations and electric vehicle charging stations (**excluding wholesale clubs and discount stores/supercenters such as Target and Walmart**), office supply stores, cell phone service providers. A purchase will not earn additional cash back if the merchant's selected code is in a category that is not eligible for additional cash back earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional 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 1-2 statement billing cycles, a Rewards Card, Real-Time Rewards or Pay with Rewards when you checkout with PayPal.

<sup>6</sup> **Business Cash Preferred Card:** 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>7</sup> Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

<sup>8</sup> **Smart Business Rewards Card:** 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 additional 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. Please visit [card.myaccountaccess.com/smartbusinessVisa](https://card.myaccountaccess.com/smartbusinessVisa) to see the full list of eligible merchant categories. A purchase will not earn additional Points if the merchant's selected code is in a category that is not eligible for additional Points earning. We do not determine the category codes that merchants choose and reserve the right to determine which purchases qualify for additional Points. In addition, you will earn 4 Points (5 Points total) for every \$1 in eligible net purchases spent on prepaid car and hotel reservations in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional points for that category. Please allow 1-2 statement billing cycles for your points reward to appear on your credit card statement. Refer to the Rewards Center for full details.

<sup>9</sup> If you're approved for a new Smart Business Rewards Card, a one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

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