

# BUSINESS CREDIT CARDS

More choices. More value for your business.

Choosing the right Ent Visa® Business Credit Card is easier than ever. No matter which card you choose, you'll enjoy expense management tools, free employee cards and an option for contactless payments through your favorite digital wallet. Choose the card that's **right for you and your business.**

## Pay Down Balances

### VISA® BUSINESS CARD

- Pay down your other credit card balances faster with a great low introductory rate
- Separate business expenses, manage cash-flow and track spending
- Non-rewards

## Cash for Your Business

### VISA® BUSINESS CASH PREFERRED CARD

- 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 purchases<sup>1</sup>
- 1% unlimited cash back on all other eligible purchases
- No limit on the total cash back earned, and you have five years to redeem for cash back
- \$100 annual statement credit for recurring monthly software transactions<sup>2</sup>
- \$25 cash back awarded after first purchase<sup>3</sup>

## Unlimited Rewards

### VISA® BUSINESS REAL REWARDS CARD

- 1.5X points per \$1 spent on all eligible purchases<sup>4</sup>
- No caps or limits on the number of points you can earn, and you have five years to redeem for rewards
- 2,500 bonus rewards points awarded after first purchase<sup>3</sup>, redeemable for:
  - \$25 cash back<sup>5</sup> or
  - Merchandise or
  - Gift cards or
  - Save towards travel

## More Rewards. Less Rules.

### SMART BUSINESS REWARDS VISA® CARD

- 2X points per \$1 spent in your top two spend categories each month - automatically<sup>6</sup>
- 1X points monthly per \$1 spent on all other eligible purchases
- No caps or limits on the number of points you can earn, and you have five years to redeem for rewards
- Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening<sup>7</sup>, redeemable for:
  - \$200 cash back<sup>5</sup> or
  - Merchandise or
  - Gift cards or
  - Save towards travel

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	LOW INTRO RATE	GET CASH BACK	EARN REWARDS	
	VISA® BUSINESS CARD	VISA® BUSINESS CASH PREFERRED CARD	VISA® BUSINESS REAL REWARDS CARD	SMART BUSINESS REWARDS VISA® CARD
<b>REDEEM REWARDS</b>				
Cash back		●	●	●
Merchandise and gift cards			●	●
Travel			●	●
<b>REWARDS EARNED</b>				
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 purchases <sup>1</sup>		●		
\$100 annual statement credit for recurring monthly software transactions <sup>2</sup>		●		
1 point/1% per \$1 on all other eligible purchases <sup>1,6</sup>		●		●
1.5 points/1.5% per \$1 on all purchases <sup>4</sup>			●	
2X points per \$1 in your top two spend categories, automatically <sup>6</sup>				●
<b>BENEFITS</b>				
Reward bonus - \$25 value awarded after first purchase <sup>3</sup>		●	●	
Reward bonus - 20,000 bonus rewards points when you spend \$500 in the first 90 days <sup>7</sup>				●
<b>BONUSES</b>				
Enjoy peace of mind with zero fraud liability <sup>8</sup> and auto rental collision damage waiver <sup>9</sup>	●	●	●	●
Free employee cards	●	●	●	●
Online management reporting tool helps you stay on top of your business credit card spending	●	●	●	●

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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 eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned.

<sup>1</sup> **Business Cash Preferred Card:** 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. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Cash rewards can be redeemed as a deposit to a checking or savings account with Ent Credit Union 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 checkout with PayPal.

<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> 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>4</sup> **Business Real Rewards Card:** You will earn 1.5 Points for every dollar in eligible net purchases charged to your Account during each billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle.

<sup>5</sup> Reward points can be redeemed as a cash deposit to a checking or savings account with Ent Credit Union 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>6</sup> **Smart Business Rewards Card:** 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. Please visit <https://card.myaccountaccess.com/smartbusinessVisa> to see the full list of eligible merchant categories. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify.

<sup>7</sup> If you're approved for a new Smart Business Rewards Card, 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.

<sup>8</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.

<sup>9</sup> Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.