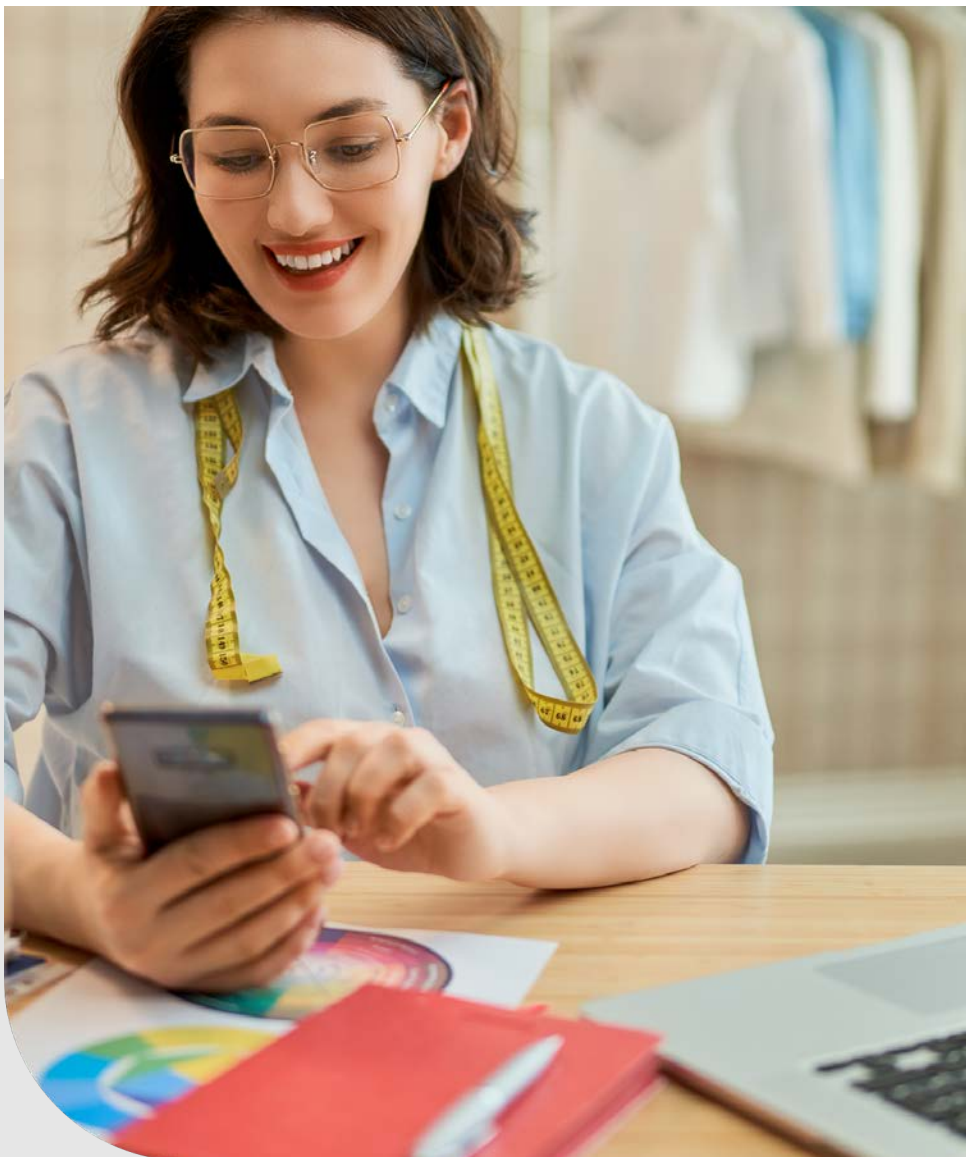


Four credit card solutions for your business.

Choose a low intro rate, simple rewards, triple cash back
or automatic max rewards.



**Visa®
Business Card**

**Visa® Business
Real Rewards Card**

**Visa® Business
Cash Preferred Card**

**Smart Business
Rewards Visa®**

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 limits

1.5X points monthly per \$1 spent on all eligible purchases¹

\$25 awarded after first purchase² – that's 2,500 bonus rewards points

No caps or limits on the number of points you can earn

Redeem points for your choice of cash back³, gift cards, merchandise and travel

Visa® Business Cash Preferred Card

Triple cash back.



3% cash back for your business

3% cash back on eligible purchases at electric vehicle charging and gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases⁴

1% unlimited cash back on all other eligible purchases

\$100 annual software credit after 11 consecutive monthly software transactions⁵

\$25 cash back awarded after first purchase²

Redeem for a statement credit, rewards card, deposit to a qualifying account or PayPal

Smart Business Rewards Visa®

Automatic max rewards.



2X rewards in top two categories

2X points per \$1 spent in your top two spend categories each month - automatically⁶

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

Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening⁷

No caps or limits on the number of points you can earn

Redeem points for your choice of cash back³, 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 eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. 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). Points expire five years from the end of the quarter in which they are earned.

¹ **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.

² **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.

³ **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 one to two billing cycles or as a Rewards Card (\$25 minimum redemption).

⁴ **Business Cash Preferred Card:** You will earn 3% cash back for every dollar 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 checkout with PayPal. Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify.

⁵ **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.

⁶ **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.

⁷ 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.