



BUSINESS Credit Cards

Choose the card that's right for your business.

GET MORE FROM YOUR CARD

**LOW
INTRO
RATE**

**UNLIMITED
1.5X
POINTS**

**UP TO
3% CASH
BACK**

**SMART
REWARDS**



Choose the credit card with the features you want.

	LOW INTRO RATE	EARN REWARDS	EARN CASH BACK	EARN REWARDS
	Visa® Business Card	Visa® Business Real Rewards Card	Visa® Business Cash Card	Smart Business Rewards Visa® Card
ENROLLMENT OFFER				
Extended Low Intro Rate	✓			
\$25 value awarded after first purchase ²		✓	✓	
Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value ³				✓
REWARDS EARNED				
3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations ⁶			✓	
2X points in your top two spend categories, automatically ⁷				✓
1 point/1% per \$1 on all other eligible purchases ^{6,7}			✓	✓
1.5 points/1.5% per \$1 on all purchases ¹		✓		
REDEEM REWARDS				
Cash Back ²		✓	✓	✓
Merchandise and Gift Cards		✓		✓
Travel		✓		✓
BENEFITS				
Enjoy peace of mind with zero fraud liability ⁴ , and auto rental collision damage waiver ⁵ and 24/7 live US-based customer service	✓	✓	✓	✓
Free employee cards	✓	✓	✓	✓
Online management reporting tool helps you stay on top of your business credit card spending	✓	✓	✓	✓

Choose the card that's right for your business.

PAY DOWN
DEBT

**VISA®
BUSINESS CARD**

FLEXIBLE
REWARD
OPTIONS

**VISA® BUSINESS
REAL REWARDS
CARD**

EARN
CASH BACK

**VISA®
BUSINESS CASH
CARD**

EARN MORE
WHERE
YOU SPEND
MORE

**SMART BUSINESS
REWARDS
VISA® CARD**

Visa®
Business
Card

Purchasing
Power

Visa®
Business Real
Rewards Card

Unlimited
Rewards

Visa®
Business Cash
Card

More
Cash Back

Smart Business
Rewards
Visa® Card

More
Rewards.
Less Rules.

Extended Low Intro Rate

Pay down balances

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

 pay down your other credit card balances faster

 use for large purchases, unexpected expenses or last minute necessities

Earn 1.5X Rewards With No Limits

Earn

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

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

 choices on how you can redeem your points

\$ no caps or limits on the number of points you can earn

Earn up to 3% Cash Back

Earn

3% cash back on all eligible purchases at office supply stores, cell phone, internet and landline service providers⁶

2% cash back on eligible purchases at restaurants and gas stations

1% unlimited cash back on all other eligible purchases

\$25 cash back awarded after first purchase²

\$ no caps or limits on the number of points you can earn

2X Rewards in Top 2 Categories

Earn

2X points per \$1 spent in your top two spend categories each month – automatically⁷

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

\$200 earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening³

 choices on how you can redeem your points

\$ no caps or limits on the number of points you can earn

You Choose How To Redeem Your Points

Visa® Business
Real Rewards Card



Cash Back

- 2,500 points for \$25 cash back



Travel

- Air Travel
- Hotel Stays
- Rental Cars & more



Merchandise

- Music
- Movies
- Books
- Electronics & more



Brand-Name Gift Cards

- Retailers
- Restaurants
- 250+ brands

Smart Business Rewards
Visa® Card

Visa® Business
Cash Card



Redeem Points For Cash Back

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 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).

¹ **Real Rewards Card:** You will earn 1.5 Reward Points ("Points") for every dollar in eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). 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.

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). First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. First use bonus points are awarded only on the Authorized Officer purchases.

³ 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.

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 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.

⁶ **Cash Rewards Card:** "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point earned is equal to \$0.01 when redeemed. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. You will earn 1 Reward Point ("Point") for every dollar in eligible net purchases charged to your Account during each billing cycle. You will earn additional Points as follows for every dollar in eligible net purchases charged to your Account during each billing cycle at merchant locations that are classified as automated fuel dispensers and service stations or restaurants (1 additional Point); and office supply stores or cell phone, landline, internet and cable TV services (2 additional Points). Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. The number of additional Points earned on office supply store purchases, cell phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned.

⁷ **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.myaaccountaccess.com/smartbusinessVisa> to see the full list of eligible merchant categories. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. Points expire five years from the end of the quarter in which they are earned.

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

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