



Choose the right financial tool for the job

Unlock the perfect credit card for your business — whether you're focused on saving more or earning extra

**Business Zero+
Card**

**Business Real
Rewards Card**

**Business Cash
Preferred Card**

**Smart Business
Rewards Card**

Visa® Business Zero+ Card

Power to spend, plus earn cash rewards.



Extended low intro rate, cash back, and more

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

5% cash back on travel booked directly in the Rewards Center when you use your card¹

Earn a \$50 annual credit when you spend \$5,000 in the Rewards Center using your card. Each cardholder is eligible.²

Cell phone protection — Get reimbursed up to \$600 if your cell phone is stolen or damaged, when you pay your monthly cell phone bill with your card³

Pay over time with a special Card ExtendPay plan offer, available each calendar year⁴

Redeem cash back¹¹ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution

Visa® Business Real Rewards Card

Simple, easy rewards



Earn 1.5X rewards with no caps

1.5X points per \$1 spent on all eligible purchases⁵

5.5X points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁵

Earn 2,500 bonus points after first purchase⁶

No caps on the number of points you can earn

Redeem points⁷ for your choice of cash back,⁸ gift cards, merchandise and travel

Visa® Business Cash Preferred Card

Cash back



3% cash back in select categories

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 purchases⁹

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

5% cash back on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁹

\$100 annual statement credit after 11 consecutive monthly software transactions¹⁰

\$25 cash back awarded after first purchase⁶

Redeem cash back¹¹ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution

*Excludes discount stores/supercenters and wholesale clubs

Smart Business Rewards Visa® Card

Automatic max rewards



2X rewards in top two categories

2X points per \$1 spent in your top two spend categories each month — automatically¹²

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

5X points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card¹²

Earn 20,000 bonus points when you spend \$500 in the first 90 days of Account opening¹³

No caps on the number of points you can earn

Redeem points⁷ for your choice of cash back,⁸ gift cards, merchandise and travel

Apply today! See a representative for more details, including pricing.

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. Account must be open and in good standing (not past due or overlimit) to earn and redeem rewards and benefits. 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). Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional rewards. Rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

¹ **Business Zero+ Card:** You will earn 5% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Business Zero+ Card. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card.

² An automatic statement credit of \$50 per card per 12-month period will be applied to your Business Zero+ Account within 1-2 statement billing cycles following \$5,000 in travel purchased through the Rewards Center with each eligible card, if the Account is in good standing (not past due or overlimit). This \$50 statement credit benefit is available for each card that is issued and makes the required purchases. We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits.

³ Certain terms, conditions and exclusions apply. In order for coverage to apply, you must pay your monthly cellular wireless bill with your Business Zero+ Card. Please view the Guide to Benefits at mycardgtb.com/vbizzero for further card benefit details including full terms and conditions.

⁴ Account must be in good standing (not past due or overlimit) and meet eligibility requirements to receive the 3-month Card ExtendPay plan special offer each calendar year. If eligible, this offer will be available within 2 months after the introductory purchase APR offer expires. Eligibility is determined monthly and this offer can only be used once per calendar year. You may designate up to 50% of your credit card line (\$100 minimum) in eligible credit card purchases. Only purchase balances are eligible for Card ExtendPay plans.

⁵ **Business Real Rewards Card:** You will earn 1.5 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 5.5 Points (1.5 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations purchased 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. Monthly Net Purchase Points will be applied each billing cycle.

⁶ **Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 1-2 statement billing cycles after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

⁷ Maximum Point value applies to Points redeemed for a 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 statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁸ **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 7 business days, or as a statement credit to your credit card account 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.

⁹ **Business Cash Preferred Card:** You will earn 3% cash back per dollar spent on eligible Net Purchases at dining, including takeout and restaurant delivery, gas and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores and cell phone service providers. All other eligible Net Purchases may earn 1% cash back. In addition, you will earn 5% (1% base and 4% bonus) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. 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 base reward of 1%. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card.

¹⁰ **Business Cash Preferred Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Account within 1-2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. Eligible software service providers are identified by their Merchant Category Code (MCC) and purchases made at discount/retail stores or online retailers may not qualify. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for this credit.

¹¹ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

¹² **Smart Business Rewards Card:** You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases in your top 2 highest 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 to see the full list of eligible merchant categories. In addition, you will earn 5 Points (1 base Point and 4 bonus Points) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations purchased 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.

¹³ 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.