

Business Credit Cards:

Choose the card that's right for you.



Joint and Several Liability

 Visa® Business Zero+ Card	Power your business purchases and rack up rewards. Low Intro Rate: 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 \$50 Annual Credit when you spend \$5,000 in the Rewards Center using your card²	Redeem³ • Cash back with this Financial Institution⁴
 Visa® Business Cash Preferred Card	Cash back for your business. 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 purchases⁵ 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 card⁶ \$100 Annual Statement Credit for recurring monthly software transactions⁶ *Excludes discount stores/supercenters and wholesale clubs	Redeem³ • Cash back with this Financial Institution⁴
 Visa® Business Real Rewards Card	Get unlimited rewards for your bottom line. 1.5X Points per \$1 spent on all eligible purchases⁷ 5.5X Points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁷ No caps on number of points earned	Redeem⁸ • Cash back with this Financial Institution⁴ • Travel • Gift cards • Merchandise
 Smart Business Rewards Visa® Card	Earn more where you spend more. 2X Points per \$1 spent in your top two spend categories each month – automatically⁹ 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 card⁹ No caps on number of points earned	Redeem⁸ • Travel • Cash back with this Financial Institution⁴ • Gift cards • Merchandise

Corporate Liability

 Visa® COMMUNITY Card	Streamline money management for your organization. Non-rewards product version available 1X Points per \$1 spent on all eligible purchases¹⁰ Consolidated statements Designed for non-profits and municipalities	Redeem • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴
 Visa® Business Company Card	Simplify the way you manage cash flow and expenses. 1X Points per \$1 spent on all eligible purchases¹⁰ Consolidated statements Dedicated account manager Non-rewards product version available	Redeem • Merchandise • Gift cards • Travel • Cash back with this Financial Institution⁴

Business Credit Cards: Reward Cards



Charts represent samples of amounts spent and rewards earned.

Visa® Business Cash Preferred Card	Earn up to 3% cash back	
Sample Quarterly Expenses	Spend	Cash Back ³
3% Cell phone service providers	\$700	\$21
3% Office supply stores	\$900	\$27
3% Restaurants & food delivery	\$500	\$15
3% Gas & EV charging stations ⁵	\$700	\$21
1% all other purchases	\$4,000	\$40
5% Prepaid travel	\$1,400	\$70
Total Quarterly Example	\$8,200	\$194
Total Annual Cash Back Example:		\$776

Smart Business Rewards Visa® Card	Earn 2X points in top 2 categories each month	
Sample Quarterly Expenses	Spend	Points
2X Advertising firms	\$2,700	5,400
2X Construction materials	\$2,700	5,400
1X all other purchases	\$1,800	1,800
5X Prepaid travel	\$1,400	7,000
Total Quarterly Example	\$8,600	19,600
Total Annual Points Example:		78,400
(That's up to a \$784 value) ⁸		

Visa® Business Real Rewards Card	Earn 1.5X points with no caps	
Sample Quarterly Expenses	Spend	Points
1.5X Cell phone purchases	\$900	1,350
1.5X Home utilities	\$1,100	1,650
1.5X Supermarket purchases	\$1,200	1,800
1.5X all other purchases	\$4,000	6,000
5.5X Prepaid travel	\$1,400	7,700
Total Quarterly Example	\$8,600	18,500
Total Annual Points Example:		74,000
(That's up to a \$740 value) ⁸		

Whichever card you choose, you'll enjoy:

- **Zero fraud liability¹¹** protects against unauthorized purchases if your card or its number is ever lost or stolen.
- **Free employee cards**
- **24/7 account access with the mobile app or online**
- **Account and transaction alerts**

For more information, please contact:

Representative name: ACCESSbank Treasury Management

Phone number: (402) 763-6000

Email address: TreasuryManagement@accessbank.com

¹ 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. Net Purchases are Purchases minus credits and returns. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

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

⁴ Rewards 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.

⁵ 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. Net Purchases are Purchases minus credits and returns. 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%. 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. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

⁶ 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. 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 this credit.

⁷ You will earn 1.5 Points per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. 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. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

⁸ 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.

⁹ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. 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. Each merchant's business is identified by a category code established by Visa. A Purchase will not earn additional Points if the category code applied to a merchant is in a category that is not eligible for additional Points earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement. Points expire 5 years from when they are earned, refer to your Program Rules for full details.

¹⁰ You will earn 1 Point per dollar spent on eligible Net Purchases. Net Purchases are Purchases minus credits and returns. Points expire 3 years from when they are earned, refer to your Program Rules for full details.

¹¹ 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.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2025 Elan Financial Services