

élan® Business Credit Cards

<i>Would you like a \$25 bonus for getting a Rewards credit card?</i>	<i>Would you like a \$50 bonus for getting a Business Travel credit card?</i>	
<i>Rewards Cards</i>		<i>Traditional Cards</i>
<i>Interested in earning 1% unlimited cash back and double rewards for everyday spending?</i>	<i>Interested in earning 1% unlimited cash back and double rewards for travel spending?</i>	<i>Interested in the simplicity and convenience offered in a traditional credit card with all the benefits of a Visa credit card?</i>
VISA® Platinum Business Rewards	VISA® Business Travel	VISA® College Rewards
ANNUAL FEE: No annual fee	ANNUAL FEE: \$50 company fee (additional employee cards are free)	ANNUAL FEE: No annual fee
SPECIAL OFFER: 0% introductory rate for the first 6 months	SPECIAL OFFER: 0% introductory rate for the first 6 months	SPECIAL OFFER: 0% introductory rate for the first 6 months
VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)	VARIABLE APR: 9.99% - 20.99% based on creditworthiness. (APR will vary with the market based on Prime Rate)
REWARDS: <ul style="list-style-type: none"> • 2,500 bonus points with first purchase (may be redeemed for a \$25 statement credit) • Earn 1 point for every net dollar purchased • Earn 2 points for every net dollar on gas, restaurant, local and long distance plans, mobile plans and internet service purchases • No points earning cap • Points good for 3 years • Cash back is in the form of a statement credit 	REWARDS: <ul style="list-style-type: none"> • 5,000 bonus points with first purchase (may be redeemed for a \$50 statement credit) • Earn 1 point for every net dollar purchased • Earn 2 points for every net dollar on airline, train, car rental, hotel, and motel purchases • No points earning cap • Points good for 3 years • Cash back is in the form of a statement credit 	REWARDS: <ul style="list-style-type: none"> • The Visa Business Card is not a rewards card • See reverse for Business Card benefits
MINIMUM REQUIREMENTS: Authorized Officer must be 18 years of age, have a valid U.S. address, and Social Security Number.		

élan® Business Credit Card Details:

FEATURES:

Flexible Billing options- Individual and Central

Company Name on Card- The business's name printed on each employee's card

Point Pooling on Reward Products- Provides accumulation of reward points by Authorized Officer

- Requires central billing option
- Employees must have the same type of rewards business card

Visa Virtual Advisor- Helps cardmembers get the information necessary to manage small business profitability.

- 24/7 access to online interactive workshop modules
- Resource tools for small business owners / cardmembers

Visa Partner Advantage- Offers savings at various merchants. Go to www.visa.com/partneradvantage for details.

Travel and Emergency Services- Available 24 hours a day

BENEFITS:

- Visa Zero Liability/Fraud protection (restrictions apply)
- \$250,000 Travel Accident Insurance
- Extended Warranty and Purchase Protection
- Auto Rental Collision Damage insurance
- Employee Misuse Protection for terminated employees(s) misuse up to \$100,000

BUSINESS CARD REPORTING TOOLS:

Visa Information Source Select (VIS Select)- A comprehensive online reporting solution for managing a business's credit card spending.

VIS Select is provided at no cost to the business cardmember.

- 5 report options
 - Cardholder Summary
 - Cardholder Detail
 - Company Summary
 - Spending Summary
 - Spending Detail
- Can be automatically received via email in several formats
- Individual or company reporting available
- Two reports provided to business annually: Company Summary Report and Cardholder Detail Report

Sign up at: <https://www.myaccountaccess.com/reports>

ADDING EMPLOYEE CARDS:

- Additional cards can be issued at the time of application or after the account has been established
- Employee credit limits can be set by the Authorized Officer. By default, the company credit limit is assigned to all cardmembers
- Authorized Officer determines whether cardmember has cash access
- Employees must all carry the same rewards card if a company wants to pool points

UNDERWRITING GUIDELINES:

New applications with credit limits up to \$25,000

Application Requirements:

- Completed application

New applications with credit limits between \$25,001 and \$50,000

Application Requirements:

- Completed application
- One year of complete financial statements[†]

New applications with credit limits over \$50,000

Application Requirements:

- Completed application
- Two years of complete financial statements[†]

Credit limit is based on Authorized Officer's Credit Bureau Report and Score. Credit Reports are not pulled on additional cardmembers.

[†] - *Financial statements can be the personal financial statements of the Authorized Officer or the business's financial statements.*

BILLING OPTIONS:

Central Bill (default)

- Receive one bill with consolidated card(s) activity
- Required for point pooling

Individual Bill

- Statements sent to each cardmember; they are responsible to make payment. No bill sent to company or Authorized Officer.

Central Bill with Memo Statement

- Company receives one bill with consolidated card(s) activity; company makes payment
- Statements also sent to each cardmember; cardmember does not need to make payment

IMPORTANT PHONE NUMBERS:

Relationship Support Team

1-800-523-5354 Option 2, then 1

Card Underwriting

1-800-523-5354 Option 2, then 2

Cardmember Service

(consumer) 1-800-558-3424

(business) 1-866-552-8855