



Choosing the right business credit card is easier than ever.

No matter which card you choose, you'll enjoy important features like:

- Expense management tools
- No fee for additional employee cards
- EMV smart chip technology for added security
- Mobile payment capability for added convenience

Let's get started...

(Optional) Direct users to the Elan Interactive Rewards Card Comparison Site at <http://www.myaccountbenefits.com/b-visa?lc=XXXXX> (insert your FI Location Code)

[Pick the best rewards for you!](#)

Flexible Cash Rewards For Your Business.



Visa® Business Cash Card

- 3% cash back¹ on eligible net purchases from office supply stores, phone and TV services^{2,4}
- 2% cash back on eligible restaurant and gasoline net purchases
- 1% cash back on all other eligible net purchases
- \$25 cash back awarded after first purchase³

All "Learn More" and "Apply Now" links should direct users to the Elan Landing Page at <https://online1.elancard.com/oad/begin?locationCode=XXXXX> (insert your FI Location Code)

[Learn More](#)

[APPLY NOW](#)

Rewards To Use The Way You Want.⁴



Visa® Business Real Rewards Card

- Earn 1.5 points monthly for every \$1 you spend on eligible net purchases (equal to 1.5% cash back)⁵
- No cap or limit on the number of points you can earn, and you have five years to redeem for rewards⁴
- 2,500 bonus rewards points awarded after first purchase³

[Learn More](#)

[APPLY NOW](#)



Visa® Business Rewards PLUS Card

- Earn 3 points monthly for every \$1 you spend the most on: cellular phone service, hotel, or airline⁶
- Earn 1.5 points monthly for every \$1 you spend on eligible net purchases
- Plus, earn 20,000 one-time bonus rewards points after you spend \$2,000 in the first 3 months³
- No cap or limit on the total cash back you can earn, and you have five years to redeem for rewards⁴

[Learn More](#)

[APPLY NOW](#)

Pay Down Balances.



Visa® Business Platinum Card

- Pay down your other credit card balances faster with a great low introductory rate for an extended time
- Save on interest
- Non-Rewards

[Learn More](#)

Please visit your nearest branch to apply.

¹ Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution or as a statement credit to your credit card account within one to two billing cycles.

² Cash Rewards Card: "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point in Cash Back Rewards earned is equal to \$0.01. You may simply see "Cash Back" in marketing material when referring to the rewards you earn. You will earn 1 Reward Point ("Point") for each dollar of eligible Net Purchases charged to your Account during each billing cycle. You will also earn 2 additional Points (for a total of 3 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in the merchant category code as office supplies or cellular phone, landline, internet and cable TV services. In addition, you will earn 1 additional Point (for a total of 2 Points) for each dollar of Net Purchases charged to your Account during each billing cycle at merchant locations that are classified in any of the following merchant category codes: automated fuel dispensers and service stations or restaurants. The number of additional Points earned on office supply store purchases, cellular 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.

³ Bonus rewards points or cash back will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. One-time bonus rewards will be awarded after eligible net purchases totaling \$2,000 or more are made to your account within three months from account opening.

⁴ 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).

⁵ Real Rewards: You will earn 1.5 Reward Points ("Points") for each dollar of 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.

⁶ Rewards PLUS: Points expire five years from the end of the quarter in which they are earned. You will earn 1.5 Reward Points ("Points") for each dollar of eligible Net Purchases made with your Account. You may earn additional Points for purchases at merchants that are classified as: airlines, cellular phone services, or hotels (each, a "Category"). You will earn an additional 1.5 Reward Points (for a total of 3 Reward Points) for each dollar of Net Purchases in the one Category that has the highest total Net Purchases charged to your Account (the "Highest Category") during each billing cycle.

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