







Business Credit Cards Product Guide

Your Business. Your Card.



It's the Intellectual Capital™

My Business Is ... I'm interested in:

Small to Medium Size (Less than \$5 million Annual Net Sales)	Paying Down Balances		Small to Medium Size Non-rewards	Transfer Balances from Other Higher Rate Credit Cards
	Earning Cash Back		Small to Medium Size <ul style="list-style-type: none"> 3% cash back on eligible purchases from office supply stores and cell phone, landline, internet & cable TV services 2% cash back on eligible purchases at gas stations and restaurants 1% cash back on all other eligible net purchases 	Redeem for Cash Back¹
	Earning Valuable Rewards		Small to Medium Size <ul style="list-style-type: none"> 1.5 Points per \$1 spent on eligible net purchases 	Redeem for Cash Back¹, Travel Rewards, Merchandise, and Gift Cards
	Earning Even More Rewards In popular spend categories		Small to Medium Size <ul style="list-style-type: none"> 3 Points per \$1 spent in the category you spend the most on: cell phone services, hotel, or airline 1.5 Points per \$1 spent on all other eligible net purchases 	
Medium to Large Size (\$5 million or more Annual Net Sales)	Corporate Liability Pay in full		Small to Medium Size <ul style="list-style-type: none"> 1 Point per \$1 spent on eligible net purchases Consolidated Company Statements Dedicated Account Manager Free Online Reporting 	
Non-Profit or Municipality			Small to Medium Size <ul style="list-style-type: none"> 1 Point per \$1 spent on eligible net purchases Consolidated Statements Dedicated Cardmember Service Free Online Reporting 	

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

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Earn 1.5X points for every \$1 spent, every month.

Visa® Business Real Rewards Card

Total Monthly Average Expenses	\$2,500
Total Monthly Expenses:	\$2,500
1.5X Points	3,750

Total Example Monthly Points =3,750

See chart below for rewards redemption options

Earn 1 point for every \$1 spent, every month.

Visa Signature® Business Company Card

Visa® Community Card

Total Monthly Average Expenses	\$2,500
Total Monthly Expenses:	\$2,500
1X Points	2,500

Total Example Monthly Points =2,500

See chart below for rewards redemption options

Four Different Ways to Redeem Points

Cash Back¹	Redeem 2,500 points for \$25 cash back
Travel	Book air travel, hotel stays, rental cars, and more
Merchandise and Gift Cards	Redeem points for gift cards or brand-name merchandise from select retailers

Frequently Asked Questions:

Q: What type of liability do the business credit cards offer?

A: Small Business Credit cards offer Joint and Several Liability, which means the Company and Authorized Officer(s) have full liability for all balances on the account. There is no liability on Employees. Company and Community cards offer Corporate Liability, which means the Corporation has full liability for all balances on the account.

Q: What is required to request a \$25,000 credit limit or higher?

A: The following is required for credit limit requests of \$25,001 and up:

- 1. Two years complete financial statements (audited preferred) and if older than 4 months, current-year interim financials needed:**
 - a. Balance Sheet and Income Statement – REQUIRED**
 - b. Cash Flow Statements, Tax Returns – REQUIRED**

Q: What is required to apply for the Company and Community Cards?

A: Additional paperwork is required for these two products. Please refer to the "Application Checklist" on the applications for details.

Q: Can I set credit limits on employee credit cards?

A: Yes, Visa Payment Controls allows you to customize each of your employees' business credit card use by time of day, day of week, geographical location, merchant type, dollar amount or transaction type!

How do I learn more?

To find out more, please contact your Fidelity Bank Relationship Manager or call our Cash Management team at (952) 831-6600.

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