

# Visa® Platinum Business Credit Cards

## Business Rewards

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles.<sup>1</sup>
- Purchase and Balance Transfer APR: 12.74% - 22.74% variable APR based on creditworthiness.<sup>1</sup>

### cRewards®

- Earn one point per dollar on net purchases. Redeem points for merchandise, rental cars, cruises, hotels and airline travel.<sup>2</sup> Airline tickets good on any airline with no blackout dates.\* Earn unlimited reward points.<sup>2</sup>

## Business Cash Rewards

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles.<sup>1</sup>
- Purchase and Balance Transfer APR: 14.74% - 24.74% variable APR based on creditworthiness.<sup>1</sup>

### Cash Rewards

- Earn 1% cash back on net purchases.<sup>2</sup>

## Business Edition

### Rates and Fees

- No Annual Fee<sup>1</sup>
- Intro APR: 0% Intro APR for purchases and balance transfers for first six billing cycles.<sup>1</sup>
- Purchase and Balance Transfer APR: 11.74% - 21.74% variable APR based on creditworthiness.<sup>1</sup>

## Card Features and Benefits

- Employee cards at no added cost
- Consolidated Statements (available upon request)
- Expense management system file integration
- Administrative access to online account management
- Chip Card Security
- Fraud Monitoring
- Email & Text Fraud Alerts
- 24/7 U.S. based customer service
- Mobile Payments & Visa Checkout
- Travel Accident Insurance (\$150K)\*

## Visa Enhancements

- Auto Rental Collision Damage Waiver\*\*
- Purchase & Extended Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Verified by Visa®
- Emergency Cash Disbursement
- Travel & Emergency Assistance
- Zero Fraud Liability
- Identity Theft Assistance

<sup>1</sup> See card application's Important Disclosures for terms, rates and fees.

<sup>2</sup> In order to access rewards your account must be open and in good standing.

\*Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

\*\*To activate coverage, complete the entire rental transaction with your card and decline the collision damage waiver coverage if offered by the rental company. Restrictions apply if you have personal automobile insurance covering this theft or damage.

This card is issued by TCM Bank, N.A. Subject to credit approval.