

# Business Card Program Options

We provide the tools you need to **grow your business**.

Take advantage of a Revolving Credit Card to **manage your business' cash flow**, or select one of our Charge Cards and pay-in-full monthly.

All programs offer **free online tracking of expenses** and an \*optional rewards program.

**Request as many cards as needed** to manage everyday charges. Choose from five merchant category restriction levels and single purchase limits for added control on each individual card.

Use your business cards to **receive valuable discounts** through over 30 different partnerships.

	<b>Revolving Credit Card</b> (joint & several liability)	<b>Charge Card</b> (joint & several liability)	<b>Charge Card</b> (company liability; your business must have at least \$10 million in annual sales AND request a credit limit over \$25,000 to qualify)
<b>Payment Terms</b>	Pay monthly minimum or balance in full	Pay monthly balance in full	Pay monthly balance in full
<b>Annual Fee Per Card</b>	\$0	\$0	\$0
<b>Annual Percentage Rate</b>	Low variable APR's available	No APR; balance due in full each month	No APR; balance due in full each month
<b>*Optional Rewards</b>	No annual fee	\$60 annual fee per company enrollment	\$60 annual fee per company enrollment
<b>Reporting Tools</b>	Productivity Online (free)	Productivity Online (free) Optional NetReport (\$49 month/company)	Productivity Online (free) Optional NetReport (\$49 month/company)
<b>2 Years of Financial Statements</b>	Required if credit limit exceeds \$25,000	Required if credit limit exceeds \$25,000	Required

## Designed to meet your needs

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