



## Commercial Credit Card Products

	Standard Card	Preferred Points	Company Card
<b>APR</b>	Prime +10.99%	Prime +10.99%	Prime +10.99%
<b>Grace Period</b>	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)	25 days (plus 5-6 days of additional grace)
<b>Billing Method</b>	Consolidated Summary / Sub Account Billing or Individual Billing	Individual Billing	Consolidated Summary / Sub Account Billing
<b>Annual Spend Requirement</b>	None	None	\$500,000
<b>Rewards</b>	None	One point for each dollar spent up to 10,000 points per month per account; redemption options for travel, cash back, merchandise, gift cards, and more	One point for each dollar spent with no ceiling and all points are pooled on the Summary Account; redemption options for cash back credit to Summary Account or gift cards
<b>Annual Fee</b>	None	\$49 per employee account	\$49 per employee account; waived if annual spending exceeds \$500,000
<b>Online Access</b>	Individual employee or Administrative access to all cards (can set up ability to change employee limits)	Individual employee or Administrative access to all cards	Individual employee or Administrative access to all cards (can set up ability to change employee limits)
<b>Mobile Payments</b>	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well	Apple Pay and Samsung Pay allowing tap and pay with mobile device; contactless cards as well
<b>Card Alerts</b>	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity	Text or email alerts for cardholder defined items and unusual / suspicious activity
<b>Account Controls</b>	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more	Controls include cash, velocity, and merchant category, and more
<b>Invoice / Expense Management Integration</b>	Download data file or invoice / expense management integration	Download data file or invoice / expense management integration	Download data file or invoice / expense management integration