## Earning Rewards

<table>
<thead>
<tr>
<th></th>
<th>Visa® Business Real Rewards</th>
<th>Visa® Business Cash</th>
<th>Visa® Business Rewards PLUS</th>
<th>Visa® Business Company and CommUNITY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Base Earning Rate</strong></td>
<td>1.5 points for every eligible net $1 in spend</td>
<td>1% cash back for every eligible net purchase</td>
<td>1.5 points for every eligible net $1 in spend</td>
<td>1 point for every eligible net $1 in spend</td>
</tr>
<tr>
<td><strong>Accelerated Earn Rate</strong></td>
<td>N/A</td>
<td>3% office supply stores, cellphone, landline, internet and cable TV services; 2% restaurants and gasoline</td>
<td>3X points airfare, hotel or cell phone (whichever category has the greatest spend each month)</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>First-use Bonus</strong></td>
<td>2,500 points(^1)</td>
<td>$25(^2)</td>
<td>Spend $2,000 in first 3 months, get 20,000 points(^3)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

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\(^1\)Authorized Officer (AO) earns a one-time bonus of 20,000 points after the AO makes a total of $2,000 or more in eligible net purchases within the first 3 months of the account being booked. \(^2\)First-use Bonus is earned only with a purchase made by the Authorized Officer on their card.

## Reward Redemption Options

All reward examples are subject to change without notice.

## Real-Time Rewards

**Real-Time Rewards** is a redemption option cardmembers can establish to instantly redeem reward points for purchases via their mobile device.

- Cardmember sets up Real-Time Rewards via their online account access site
- Text message is sent when a purchase they make meets the dollar threshold they have established
- They reply to the text message to either redeem their points for the purchase or decline the option

## Cash Back

<table>
<thead>
<tr>
<th></th>
<th>Business Real Rewards, Business Cash, and Business Rewards PLUS</th>
<th>Business Company and CommUNITY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Redemption Value</strong></td>
<td>Unlimited 1% (100 points = $1.00 cash back)</td>
<td>Unlimited 1% (100 points = $1.00 cash back)</td>
</tr>
<tr>
<td><strong>Redemption Increments</strong></td>
<td>2,500 points = $25</td>
<td>2,500 points = $25</td>
</tr>
<tr>
<td><strong>Redemption Cap</strong></td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

\(^4\)Cash back is the only redemption option available for the Cash Rewards card. \(^4\)Cash back rewards can be redeemed as a cash deposit to a checking or savings account held at your financial institution within seven business days or as a statement credit to their account within 1 to 2 billing cycles.

## Gift Cards

<table>
<thead>
<tr>
<th></th>
<th>Starbucks</th>
<th>Fandango</th>
<th>Macaroni Grill</th>
<th>Amazon.com</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best Buy</td>
<td>Cabela's</td>
<td>Hyatt</td>
<td></td>
<td>Lowes</td>
</tr>
<tr>
<td>Staples</td>
<td>National Car Rental</td>
<td>Pottery Barn</td>
<td>Visa</td>
<td></td>
</tr>
</tbody>
</table>

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Gift card redemption values are a full 1%.

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Hundreds of merchandise options available. Redemption options and values will vary and are subject to availability.

<table>
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<tr>
<th>Brand Name Merchandise</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sample Merchandise</strong></td>
</tr>
<tr>
<td>Talking Luggage Scale</td>
</tr>
<tr>
<td>Bose Bluetooth Headset</td>
</tr>
<tr>
<td>Android 9.7&quot; Tablet</td>
</tr>
</tbody>
</table>

**Airline Travel**

*Business Real Rewards, Business Rewards PLUS, Company and CommUNITY*

Redemption is a straight point conversion at 1%. To calculate the points required for an airline ticket take the price of the ticket and divide it by 1%.

- $400 ticket + 1% = 40,000 points
- 40,000 points x 1% = $400 ticket

If a cardmember does not have enough points for a travel reward, they have two options:

1. **Purchase additional points to reach the required number**
   - Points are purchased at a rate of $0.03 per point (1000 points would cost $30)
   - Purchasing points can be done online at the Rewards Center site
   - Points are available for use immediately after purchase

2. **Redeem points for discount vouchers to use toward the purchase of a ticket**
   - Cardmember could purchase a $100 discount voucher for 10,000 points
   - To purchase vouchers, contact the Rewards Center at 1.888.229.8864
   - Discount vouchers are available for use immediately after purchase

**Choose Your Own Rewards**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>Business Real Rewards and Business Rewards PLUS</strong></td>
</tr>
<tr>
<td>Point Conversion</td>
</tr>
<tr>
<td>Minimum points to redeem</td>
</tr>
</tbody>
</table>

Choose Your Own Rewards gives the cardmember the greatest flexibility available to use their reward points any way they choose. Cardmembers redeem points for a statement credit in the amount of any purchase they choose. With this option, the world is their rewards catalog. It's easy: If you can buy it with your card, you can pay for it with your reward points.

**Redeeming for Rewards**

**Online** – Visit the Online Account Access site linked through your financial institution's website

**Phone** – Contact the Rewards Center by phone at 1.888.229.8864