

# Business Cards Rewards Summary Quick Reference Guide

## Earning Rewards

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

<sup>1</sup>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. <sup>2</sup>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<sup>4</sup>

**Business Cash<sup>3</sup>** earns 3% on office supply stores, cellphone, landline, internet and cable TV services; 2% on restaurants and gasoline with no redemption caps. Redemption for cash back is in \$25 increments.

	Business Real Rewards, Business Cash, and Business Rewards PLUS	Business Company and COMMUNITY
Redemption Value	Unlimited 1% (100 points = \$1.00 cash back)	Unlimited 1% (100 points = \$1.00 cash back)
Redemption Increments	2,500 points = \$25	2,500 points = \$25
Redemption Cap	None	None

<sup>3</sup>Cash back is the only redemption option available for the Cash Rewards card. <sup>4</sup>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

Gift card redemption values are a full 1%.

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Business Real Rewards, Business Rewards PLUS, Company and COMMUNITY			
Starbucks	Fandango	Macaroni Grill	Amazon.com
Best Buy	Cabela's	Hyatt	Lowes
Staples	National Car Rental	Pottery Barn	Visa

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

Brand Name Merchandise			
Sample Merchandise			
Talking Luggage Scale	3,300 points	Cobra AMP Iron Set	77,900 points
Bose Bluetooth Headset	12,100 points	HP Touchscreen Computer	150,000 points
Android 9.7" Tablet	33,100 points	Wine Tour Experience	313,400 points

Travel redemption values are a full 1%.

### 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%.

$$\$400 \text{ ticket} \div 1\% = 40,000 \text{ points}$$

$$40,000 \text{ points} \times 1\% = \$400 \text{ ticket}$$

#### Airline Benefits

- No blackout dates
- No Saturday night stay requirement
- No advance booking requirement
- No seating restrictions
- No origination or destination restrictions
- No airline restrictions

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		
	Business Real Rewards and Business Rewards PLUS	Business Company and CommUNITY
<b>Point Conversion</b>	100 points = \$1.00	100 points = \$1.00
<b>Minimum points to redeem</b>	2,500 points = \$25	2,500 points = \$25

**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