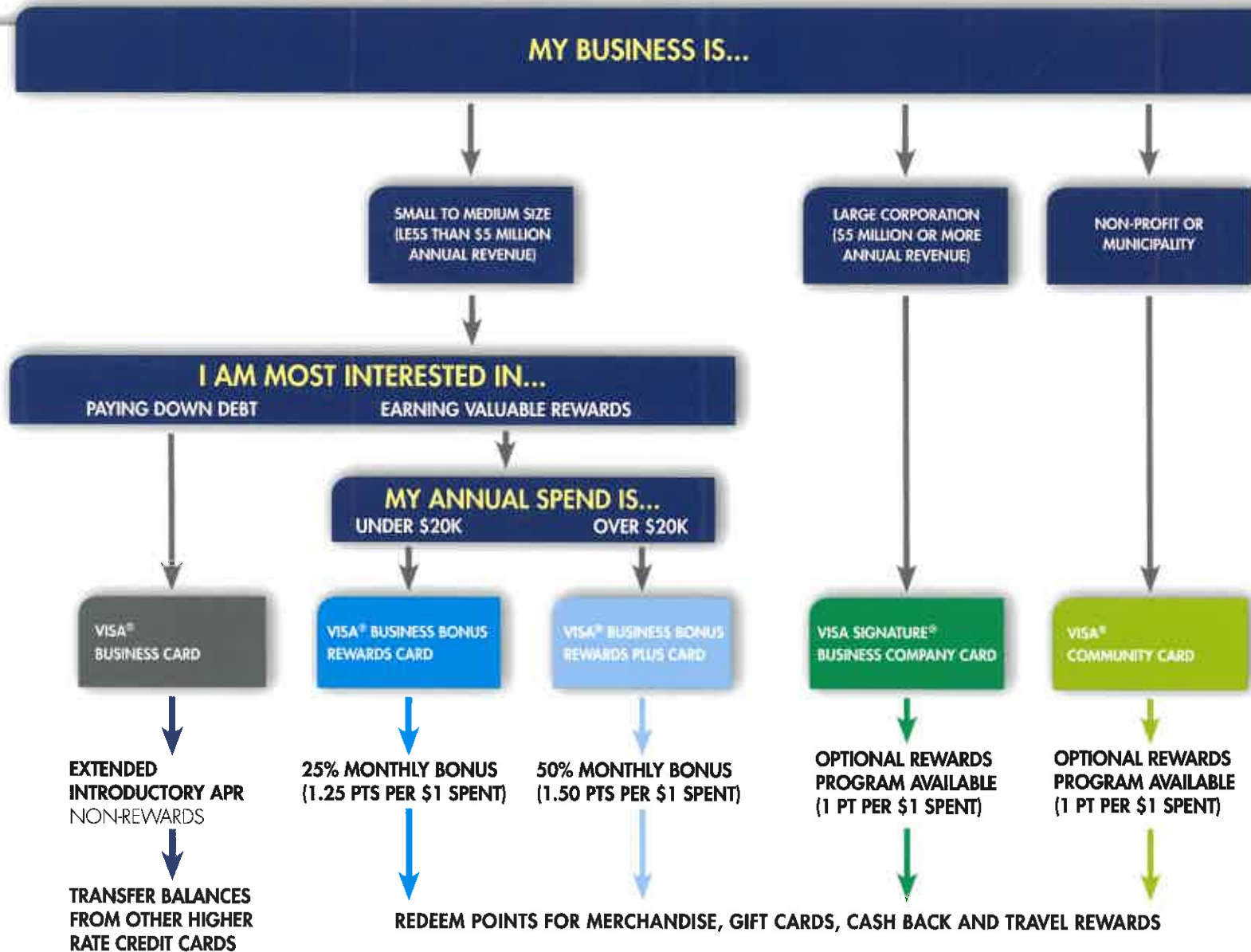




Business Credit Cards: Product Guide

YOUR BUSINESS. YOUR CARD.



The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

Business Credit Cards: Reward Products

Charts represent example spend/earn.

Earn 25% bonus points, every month.

VISA® BUSINESS BONUS REWARDS CARD	Sample Monthly Expenses
Entertainment	\$125
Restaurant	\$250
Gas	\$500
Office Supplies	\$350
Shipping and Postage	\$500
Cell Phone	\$175
Telecom and Networking	\$225
Utilities	\$275
Other	\$200
Total Expenses:	\$2,600
IX Points:	2,600
Add 25% (Bonus Rewards)	650
Total Example Month Points:	3,250

Earn 50% bonus points, every month.

VISA® BUSINESS BONUS REWARDS PLUS CARD	Sample Monthly Expenses
Entertainment	\$125
Restaurant	\$250
Gas	\$500
Office Supplies	\$350
Shipping and Postage	\$500
Cell Phone	\$175
Telecom and Networking	\$225
Utilities	\$275
Other	\$200
Total Expenses:	\$2,600
IX Points:	2,600
Add 50% (Bonus Rewards PLUS)	1,300
Total Example Month Points:	3,900

Optional Rewards Program, earn 1 point per \$1 spent.

VISA SIGNATURE® BUSINESS COMPANY CARD	VISA® COMMUNITY CARD	Sample Monthly Expenses
Entertainment		\$125
Restaurant		\$250
Gas		\$500
Office Supplies		\$350
Shipping and Postage		\$500
Cell Phone		\$175
Telecom and Networking		\$225
Utilities		\$275
Other		\$200
Total Expenses:		\$2,600
IX Points:		2,600
Total Example Month Points:		2,600

Redeem Points. *Just a few of the rewards available to you.*

2,500	\$25 Cash Back*
5,000	\$50 Cash Back
10,000	\$100 Cash Back
25,000	\$250 Cash Back, Round-Trip Airfare up to \$325, Hotel Booking, Car Rental, Merchandise and more.

Or redeem for name-brand merchandise and gift cards from leading retailers.

*Rewards points can be redeemed as a cash deposit to a checking or savings account or as a statement credit to your credit card account. Minimum redemption amount \$25.

FOR MORE INFORMATION, PLEASE CONTACT:

Representative Name: _____

Phone Number: _____

Email Address: _____

FREQUENTLY ASKED QUESTIONS:

- Q: What type of liability do the business credit cards offer?
- A: Small Business Credit cards offer Joint and Several Liability, which means the Company and Authorized Officer(s) have full liability for all balances on the account. There is no liability on Employees. Company and COMMUNITY cards offer Corporate Liability, which means the Corporation has full liability for all balances on the account.
- Q: What is required to request a \$25,000 credit limit or higher?
- A: The following is required for credit limit requests of \$25,001 and up:
1. Two Years' Complete financial statements (audited preferred) and if older than 4 months, current-year interim financials needed:
 - a. Balance sheet and Income Statement- REQUIRED
 - b. Cash flow Statements, Tax Returns - PREFERRED
- Q: What is required to apply for the Company and COMMUNITY Cards?
- A: Additional paperwork is required for these two products. Please refer to the "Application Checklist" on the applications for details.
- Q: Can I set credit limits on employee credit cards?
- A: Yes, Visa Payment Controls allows you to customize each of your employee's business credit card use by time of day, day of week, geographical location, merchant type, dollar amount or transaction type!