# **Business Credit Card**



### Give your business the power it needs to grow.

With worldwide acceptance, First Bank's suite of Mastercard<sup>®</sup> credit cards are designed as a practical solution to help your business soar. Separate business expenses, manage cash flow, and track spending.

- Set customized spending limits, spend alerts, and spend controls.
- Maintain your budget with multiple payment options, including automatic debit, online bill pay, in branch, and by mail.
- Travel with the peace-of-mind of worldwide acceptance and a first-class client experience.
- Take advantage of a best-in-class expense reporting system.<sup>1</sup>

# **BUSINESS PLATINUM MASTERCARD**

- Multiple employee credit cards at no additional cost
- Consolidated or individual billing statements
- Enjoy a low introductory APR offer on purchases and balance transfers<sup>2</sup>
- Our low APR option for our business customers who frequently carry a balance

#### Great for:

- Businesses that carry a balance and revolve credit
- Businesses that prefer a competitive APR
- Anyone focusing on consolidating or paying off debt

# **BUSINESS PLATINUM REWARDS MASTERCARD**

- Earn 1% cash back for every \$1 spent on your business's everyday purchases<sup>3</sup>
- Special introductory APR offer on balance transfers<sup>2</sup>
- Consolidated or individual billing statements
- Redeem cash back for a statement credit or cash back to your business account. No minimum required

#### Great for:

- Business customers that want rewards.
- Anyone who wants limitless cash back earning<sup>3</sup>
- Business clients planning to pay off balances each month

## Ready to get started?

Our team is prepared to discuss these cards in further detail and to help you choose the card that will benefit you the most.

Apply Today!



Scan this code to get started.



Wealth Management Business Banking

Mortgage Personal Banking

# **BUSINESS LOW-RATE PLATINUM MASTERCARD**

- Multiple employee credit cards at no additional cost
- Consolidated billing statements
- Lowest balance transfer offers<sup>2</sup>
- Our lowest APR card, a great option for businesses wanting to pay off higher interest debt

#### Great for:

- Clients who desire low variable APR and the lowest balance transfer offers<sup>2</sup>
- Those wanting to consolidate with a low APR
- Anyone who wants to pay off bills over time with less interest

# **BUSINESS WORLD ELITE MASTERCARD**

- Earn 3% cash back for every dollar spent on travel and dining (airfare, hotel, car rental), 2% on dollars spent on gasoline and office supplies, and 1% per dollar for all other purchases<sup>3,4</sup>
- Consolidated or individual billing statements
- Redeem cash back for a statement credit or cash back to your business account

#### Great for:

- Clients with excellent credit
- Those who prefer a higher line and enhanced rewards
- Clients that pay off larger purchases each month

All cards are subject to credit approval. Ask for details.

Mastercard® is a registered trademark of Mastercard International Incorporated. Certain restrictions, limitations, and exclusions apply. Please consult your Guide to Benefits for specific benefit configuration.

1 Additional fees may apply

2 See Terms and Conditions for complete details. Balance transfers are subject to available credit. 3 For details on Rewards Programs, please visit https://firstbank.myapexcardcom/ #p=application/rewardsTerms. Rewards options are subject to change without notice.

4 We group similar merchant category codes into Purchase Categories that are used to calculate the stated rewards. We make every effort to include all relevant merchant category codes in the listed Purchase Categories. However, even though a merchant or the items that it sells may appear to fit within a Purchase Category, the merchant may not provide us with the merchant code that will fall within that Purchase Category. Because of this, we cannot guarantee that a purchase will qualify for more than the standard 1% (one percent) cash back as anypurchase where a merchant uses a category code outside of the eligible Purchase Category does not qualify for additional rewards cash back.

> www.first.bank 1-800-760-BANK Member FDIC 12/2023