



Powered by TIB Card Services

	Value Card	Everything Rewards Card	Premier Plus - World Card
<b>Introductory APR</b>	0.00% for the first 6 months	0.00% for the first 6 months	0.00% for the first 6 months
<b>APR</b>	Prime + 6.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%
<b>Grace Period</b>	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
<b>Credit Limit Requirement</b>	None	None	\$5,000 minimum
<b>Rewards</b>	None	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards and merchandise	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards and merchandise
<b>Annual Fee</b>	None	None	None
<b>Cardholder Assistance</b>	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365
<b>Online &amp; Mobile Access</b>	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app
<b>Mobile Payments</b>	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
<b>Card Alerts / Block Transactions</b>	Text/Email Alerts/Block transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity
<b>Mastercard® Benefits</b>	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: car rental collision damage waiver protection, identity theft protection and more	Benefits include: airport concierge service, car rental collision damage waiver protection, identity theft and cell phone protection and more

## BUSINESS CREDIT CARDS

	No Fee Card	Choice Rewards Card	Premier Card
<b>APR</b>	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%
<b>Grace Period</b>	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)	25 days (+ 5-days additional grace)
<b>Billing Method</b>	Consolidated Summary/Sub-Account or Individual	Individual	Consolidated Summary/Sub-Account
<b>Rewards</b>	None	1 point: \$1 spent: cap 10,000 points per month/per account; redemption options: cash back, travel, retail gift cards and merchandise	1 point: \$1 spent: no cap, all points pool to summary account; redemption options: cash back, travel, retail gift cards and merchandise
<b>Annual Fee</b>	None	\$49 per employee account	\$49 per employee account; waived if annual spend exceeds \$500,000
<b>Cardholder Assistance</b>	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365
<b>Online &amp; Mobile Access</b>	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app Individual employee or administrative access to all cards (ability to change employee limits, optional)  <i>Admin Only: <a href="http://www.businesscardmanagers.net">www.businesscardmanagers.net</a></i>	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app Individual employee or administrative access to all cards  <i>Admin Only: <a href="http://www.businesscardmanagers.net">www.businesscardmanagers.net</a></i>	<a href="http://www.cardmanager.net">www.cardmanager.net</a> or Mobile app Individual employee or administrative access to all cards (ability to change employee limits, optional)  <i>Admin Only: <a href="http://www.businesscardmanagers.net">www.businesscardmanagers.net</a></i>
<b>Mobile Payments</b>	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards	Apple, Samsung and Google Pay allow tap and pay with mobile device; contactless cards
<b>Card Alerts / Block Transactions</b>	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or suspicious activity	Text/Email Alerts/Block Transactions: cardholder defined items and unusual or 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>Expense Management Integration</b>	Download data (CSV or QBO) or automated file feed	Download data (CSV or QBO) or automated file feed	Download data (CSV or QBO) or automated file feed