

# VISA Business Credit Cards



## CHOOSE THE CARD THAT'S RIGHT FOR YOUR BUSINESS

**PAY DOWN DEBT**  
VISA® BUSINESS CARD

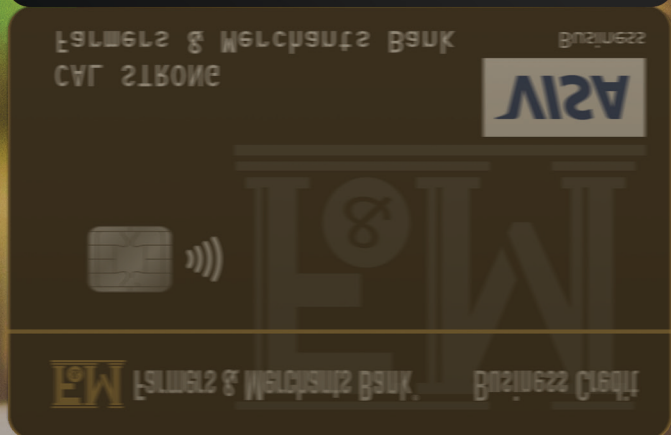
**FLEXIBLE REWARD OPTIONS**  
VISA® BUSINESS REAL REWARDS CARD

**EARN CASH BACK**  
VISA® BUSINESS CASH CARD

**EARN MORE WHERE YOU SPEND MORE**  
SMART BUSINESS REWARDS VISA® CARD

**NON-PROFITS & MUNICIPALITIES**  
VISA® CommUNITY CARD

**VALUABLE REWARDS**  
VISA® BUSINESS COMPANY CARD



**F&M Farmers & Merchants Bank®**  
*California's Strongest, since 1907.*

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# CHOOSE THE CREDIT CARD WITH THE FEATURES YOU WANT



|  | VISA® BUSINESS CARD<br>LOW INTRO RATE |
|--|---------------------------------------|
| <b>ENROLLMENT OFFER</b>  |                                       |
| Extended Low Intro Rate  | ✓                                     |
| \$25 value awarded after first purchase <sup>2</sup>   |                                       |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  |                                       |
| <b>REWARDS EARNED</b>  |                                       |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> |                                       |
| 2X points in your top two spend categories, automatically <sup>7</sup>   |                                       |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  |                                       |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   |                                       |
| <b>REDEEM REWARDS</b>  |                                       |
| Cash Back <sup>2</sup>   |                                       |
| Merchandise and Gift Cards   |                                       |
| Travel   |                                       |
| <b>BENEFITS</b>  |                                       |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓                                     |
| Free employee cards  | ✓                                     |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓                                     |

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

**1. Real Rewards Card:** You will earn 1.5 Reward Points ("Points") for every dollar in eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned. **2. Reward points** can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. First use bonus points are awarded only on the Authorized Officer purchases. **3. A one-time 20,000 bonus points** will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval. **4. Elan Financial Services provides zero fraud liability** for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. **5. Free credit score access** is available through online account access only. The free VantageScore® credit score is for educational purposes only and is not used by Elan Financial Services to make credit decisions. **6. Cash Rewards Card:** "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point earned is equal to \$0.01 when redeemed. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. You will earn 1 Reward Point ("Point") for every dollar in eligible net purchases charged to your Account during each billing cycle. You will earn additional Points as follows for every dollar in eligible net purchases charged to your Account during each billing cycle at merchant locations that are classified as automated fuel dispensers and service stations or restaurants (1 additional Point); and office supply stores or cell phone, landline, internet and cable TV services (2 additional Points). Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. The number of additional Points earned on office supply store purchases, cell phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned. **7. Smart Business Rewards Card:** You will earn 1 Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessvisa> to see the full list of eligible merchant categories. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. Points expire five years from the end of the quarter in which they are earned. **8. You will earn 1 Reward Point ("Point")** for each dollar of eligible net purchases charged to your Account during each billing cycle. Points expire three years from the end of the quarter in which they are earned.

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# CHOOSE THE CREDIT CARD WITH THE FEATURES YOU WANT



| <b>VISA® BUSINESS REAL REWARDS CARD</b><br>EARN REWARDS  |   |
|--|---|
| <b>ENROLLMENT OFFER</b>  |   |
| Extended Low Intro Rate  |   |
| \$25 value awarded after first purchase <sup>2</sup>   | ✓ |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  |   |
| <b>REWARDS EARNED</b>  |   |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> |   |
| 2X points in your top two spend categories, automatically <sup>7</sup>   |   |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  |   |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   | ✓ |
| <b>REDEEM REWARDS</b>  |   |
| Cash Back <sup>2</sup>   | ✓ |
| Merchandise and Gift Cards   | ✓ |
| Travel   | ✓ |
| <b>BENEFITS</b>  |   |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓ |
| Free employee cards  | ✓ |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓ |

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|  | VISA® BUSINESS CASH CARD<br>EARN CASH BACK |
|--|--|
| <b>ENROLLMENT OFFER</b>  |  |
| Extended Low Intro Rate  |  |
| \$25 value awarded after first purchase <sup>2</sup>   | ✓  |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  |  |
| <b>REWARDS EARNED</b>  |  |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> | ✓  |
| 2X points in your top two spend categories, automatically <sup>7</sup>   |  |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  | ✓  |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   |  |
| <b>REDEEM REWARDS</b>  |  |
| Cash Back <sup>2</sup>   | ✓  |
| Merchandise and Gift Cards   |  |
| Travel   |  |
| <b>BENEFITS</b>  |  |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓  |
| Free employee cards  | ✓  |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓  |

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# CHOOSE THE CREDIT CARD WITH THE FEATURES YOU WANT



| SMART BUSINESS REWARDS VISA® CARD  |   |
|--|---|
| EARN REWARDS   |   |
| <b>ENROLLMENT OFFER</b>  |   |
| Extended Low Intro Rate  |   |
| \$25 value awarded after first purchase <sup>2</sup>   |   |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  | ✓ |
| <b>REWARDS EARNED</b>  |   |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> |   |
| 2X points in your top two spend categories, automatically <sup>7</sup>   | ✓ |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  | ✓ |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   |   |
| <b>REDEEM REWARDS</b>  |   |
| Cash Back <sup>2</sup>   | ✓ |
| Merchandise and Gift Cards   | ✓ |
| Travel   | ✓ |
| <b>BENEFITS</b>  |   |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓ |
| Free employee cards  | ✓ |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓ |

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|  | VISA® CommUNITY CARD<br>OPTIONAL REWARDS PROGRAM |
|--|--|
| <b>ENROLLMENT OFFER</b>  |  |
| Extended Low Intro Rate  |  |
| \$25 value awarded after first purchase <sup>2</sup>   |  |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  |  |
| <b>REWARDS EARNED</b>  |  |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> |  |
| 2X points in your top two spend categories, automatically <sup>7</sup>   |  |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  | ✓  |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   |  |
| <b>REDEEM REWARDS</b>  |  |
| Cash Back <sup>2</sup>   | ✓  |
| Merchandise and Gift Cards   | ✓  |
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| <b>BENEFITS</b>  |  |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓  |
| Free employee cards  | ✓  |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓  |

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## VISA® BUSINESS COMPANY CARD OPTIONAL REWARDS PROGRAM

| ENROLLMENT OFFER   |   |
|--|---|
| Extended Low Intro Rate  |   |
| \$25 value awarded after first purchase <sup>2</sup>   |   |
| Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value <sup>3</sup>  |   |
| REWARDS EARNED   |   |
| 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations <sup>6</sup> |   |
| 2X points in your top two spend categories, automatically <sup>7</sup>   |   |
| 1 point/1% per \$1 on all eligible purchases <sup>6,7,8</sup>  | ✓ |
| 1.5 points/1.5% per \$1 on all eligible purchases <sup>1</sup>   |   |
| REDEEM REWARDS   |   |
| Cash Back <sup>2</sup>   | ✓ |
| Merchandise and Gift Cards   | ✓ |
| Travel   | ✓ |
| BENEFITS   |   |
| Enjoy peace of mind with zero fraud liability <sup>4</sup> , emergency card replacement, free credit score <sup>5</sup> and 24/7 live US-based customer service              | ✓ |
| Free employee cards  | ✓ |
| Online management reporting tool helps you stay on top of your business credit card spending   | ✓ |

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

**1. Real Rewards Card:** You will earn 1.5 Reward Points ("Points") for every dollar in eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned. **2. Reward points** can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. First use bonus points are awarded only on the Authorized Officer purchases. **3. A one-time 20,000 bonus points** will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval. **4. Elan Financial Services provides zero fraud liability** for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. **5. Free credit score access** is available through online account access only. The free VantageScore® credit score is for educational purposes only and is not used by Elan Financial Services to make credit decisions. **6. Cash Rewards Card:** "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point earned is equal to \$0.01 when redeemed. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. You will earn 1 Reward Point ("Point") for every dollar in eligible net purchases charged to your Account during each billing cycle. You will earn additional Points as follows for every dollar in eligible net purchases charged to your Account during each billing cycle at merchant locations that are classified as automated fuel dispensers and service stations or restaurants (1 additional Point); and office supply stores or cell phone, landline, internet and cable TV services (2 additional Points). Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. The number of additional Points earned on office supply store purchases, cell phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned. **7. Smart Business Rewards Card:** You will earn 1 Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessVisa> to see the full list of eligible merchant categories. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. Points expire five years from the end of the quarter in which they are earned. **8. You will earn 1 Reward Point ("Point")** for each dollar of eligible net purchases charged to your Account during each billing cycle. Points expire three years from the end of the quarter in which they are earned.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. EBC759 12/20. Subject to credit approval.

**VISA® BUSINESS CARD**  
PURCHASING POWER

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**EXTENDED LOW INTRO RATE**

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**PAY DOWN BALANCES**

Save on interest with a great low introductory rate for an extended time

---

Pay down your other credit card balances faster

---

Use for large purchases, unexpected expenses or last minute necessities

**APPLY TODAY**  
**ASK AN F&M BANKER**  
**FOR DETAILS TODAY**

**VISA® BUSINESS REAL REWARDS CARD**  
UNLIMITED REWARDS

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**EARN 1.5X REWARDS WITH NO LIMITS**

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**EARN**

**1.5x**

Points per \$1 spent on eligible purchases<sup>1</sup>

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**\$25**

Awarded after first purchase<sup>2</sup> - that's 2,500 bonus rewards points

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Choices on how you can redeem your points

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No caps or limits on the number of points you can earn

See details and disclosures for the product you are interested in on pages 2-7 of this brochure.



# VISA<sup>®</sup> BUSINESS CASH CARD

MORE CASH BACK

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EARN UP TO 3% CASH BACK

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**EARN**

**3%**

Cash back on all eligible purchases at office supply stores, cell phone, internet and landline service providers<sup>6</sup>

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**2%**

Cash back on eligible purchases at restaurants and gas stations

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**1%**

Unlimited cash back on all other eligible purchases

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**\$25**

Cash back awarded after first purchase<sup>2</sup>

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No caps or limits on the number of points you can earn

# SMART BUSINESS REWARDS VISA<sup>®</sup> CARD

MORE REWARDS. LESS RULES.

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2X REWARDS IN TOP 2 CATEGORIES

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**EARN**

**2X**

Points per \$1 spent in your top two spend categories each month – automatically<sup>7</sup>

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**1X**

Points monthly per \$1 spent on other eligible purchases

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**\$200**

Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days of account opening<sup>3</sup>

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Choices on how you can redeem your points

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No caps or limits on the number of points you can earn

See details and disclosures for the product you are interested in on pages 2-7 of this brochure.

**VISA® CommUNITY CARD**  
FOR NON-PROFITS & MUNICIPALITIES

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**OPTIONAL REWARDS PROGRAM**

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**EARN**

**1X**

Points per \$1 spent on eligible purchases<sup>8</sup>

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Choices on how you can redeem your points

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No caps or limits on the number of points you can earn

**VISA® BUSINESS COMPANY CARD**  
VALUABLE REWARDS

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**OPTIONAL REWARDS PROGRAM**

---

**EARN**

**1X**

Points per \$1 spent on eligible purchases<sup>8</sup>

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Choices on how you can redeem your points

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No caps or limits on the number of points you can earn

See details and disclosures for the product you are interested in on pages 2-7 of this brochure.

# YOU CHOOSE HOW TO REDEEM YOUR POINTS

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VISA<sup>®</sup> BUSINESS REAL REWARDS CARD  
SMART BUSINESS REWARDS VISA<sup>®</sup> CARD

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## REDEEM

### Cash Back

- ✓ 2,500 points for \$25 cash back
- 

### Travel

- ✓ Air Travel ✓ Rental Cars & more
  - ✓ Hotel Stays
- 

### Merchandise

- ✓ Music ✓ Books
  - ✓ Movies ✓ Electronics & more
- 

### Brand-Name Gift Cards

- ✓ Retailers ✓ Restaurants
- ✓ 250+ brands

See details and disclosures for the product you are interested in on pages 2-7 of this brochure.