

2020 BUSINESS Credit Card Products*



	Payback	World Elite
APR - Purchase	16.74%	16.74%
APR - Balance Transfer	4.99% for 1st 6 Months	4.99% for 1st 6 Months
APR - Cash Advance	20.24%	20.24%
APR - Penalty	23.99%	23.99%
Annual Fee	\$0	\$29
Additional Card Fee (charged annually)	\$0	\$29
Balance Transfer Fee	\$10 or 4% (whichever is greater)	\$10 or 4% (whichever is greater)
Cash Advance Fee	\$10 or 5% (whichever is greater)	\$10 or 5% (whichever is greater)
Foreign Transaction Fee	3%	0%
Rewards/Cash Back	1% Cash Back	\$1.00 = 1 Point / 1% Cash Back
ID Theft Protection™	✓	✓
Intuit QuickBooks® Online Discount	✓	✓
Intuit TurboTax® Online/Download Discount	✓	✓
Easy Savings	✓	✓
MasterRental® Insurance	✓	✓
Mastercard Receipt Management	✓	✓
25,000 Bonus Points (If spend \$3K + in first 90 days)	N/A	✓
Cell Phone Protection	N/A	✓
Free ShopRunner Membership	N/A	✓
Mastercard Travel & Lifestyle Services	N/A	✓
Premium Easy Savings	N/A	✓
Mastercard 24/7 Business Assistant	N/A	✓



*Applicants should read the application disclosure for complete terms and conditions. Cardholders should go to <https://www.24-7cardaccess.com> to register their rewards account, and manage and redeem their rewards. APR will vary with the market based on the Prime Rate. Cardholders should read the Guide to Benefits that they receive with their credit card for a full and detailed description of all benefits, terms and conditions. Benefits are effective as of July 1, 2019 and are subject to change. For the most up to date list of benefits, please refer to the Guide to Benefits that came with your card.

