

CONSUMER CREDIT CARDS

	Value Card	Everything Rewards Card	Premier Plus - World Card
Introductory APR	0.00% for first 6 months	0.00% for first 6 months	0.00% for first 6 months
APR	Prime + 6.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%	Prime + 11.99%, Rate Cap 21.00%
Grace Period	25 days (+5 additional days)	25 days (+5 additional days)	25 days (+5 additional days)
Credit Limit Requirement	None	None	\$5,000 minimum
Rewards	None	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards, merchandise and much more...	1 point: \$1 spent, cap 10,000 points per month; redemption options: cash back, travel, retail gift cards, merchandise and much more...
Annual Fee	None	None	None
Cardholder Assistance	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365	Call 888.450.1842 - 24/7/365
Online & Mobile Access (Apple, Samsung, Android)	www.cardmanager.net Mobile App: Card Manager	www.cardmanager.net Mobile App: Card Manager	www.cardmanager.net Mobile App: Card Manager
Mobile Payments	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
Card Alerts / Block Transactions / Travel Notifications / Lost/Stolen Card	Receive text or email alerts, block transactions, schedule travel notifications, process lost or stolen card activity: require cardholder setup Automatic Fraud Alerts for unusual or suspicious activity	Receive text or email alerts, block transactions, schedule travel notifications, process lost or stolen card activity: require cardholder setup Automatic Fraud Alerts for unusual or suspicious activity	Receive text or email alerts, block transactions, schedule travel notifications, process lost or stolen card activity: require cardholder setup Automatic Fraud Alerts for unusual or suspicious activity
Mastercard® Benefits	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
APR	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%	Prime +10.99%, Rate Cap 21.00%
Grace Period	25 days (+5 additional days)	25 days (+5 additional days)	25 days (+5 additional days)
Billing Method	Consolidated Control Account - or - Individual Billing	Individual Billing	Consolidated Control Account
Rewards	No rewards	1 point: \$1 spent: cap 10,000 points per month/per account; redemption options: cash back, travel, retail gift cards, merchandise and much more...	1 point: \$1 spent: no cap, all points pool to control sub-account; redemption options: cash back, travel, retail gift cards, merchandise and much more...
Annual Fee	No Fee	\$49 per employee account	\$49 per employee account; waived if annual spend exceeds \$500,000
Cardholder Assistance	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365	Call 833.870.1842 - 24/7/365
Online & Mobile Access	www.cardmanager.net Mobile App: Card Manager	www.cardmanager.net Mobile App: Card Manager	www.cardmanager.net Mobile App: Card Manager
Mobile Payments	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
Card Alerts / Block Transactions / Travel Notifications / Lost/Stolen Card	Setup text or email alerts, block transactions, schedule travel notifications, notify of lost or stolen card Automatic Fraud Alerts for unusual or suspicious activity	Setup text or email alerts, block transactions, schedule travel notifications, notify of lost or stolen card Automatic Fraud Alerts for unusual or suspicious activity	Setup text or email alerts, block transactions, schedule travel notifications, notify of lost or stolen card Automatic Fraud Alerts for unusual or suspicious activity
Admin Access Only: Account Controls	www.businesscardmanagers.net Controls include: cash, velocity, merchant categories, access cardholder activity and statements and more... ability to change employee limits, optional	www.businesscardmanagers.net Controls include: cash, velocity, merchant categories, access cardholder activity and statements and more... ability to change employee limits, optional	www.businesscardmanagers.net Controls include: cash, velocity, merchant categories, access cardholder activity and statements and more... ability to change employee limits, optional
Expense Management Integration	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