

RAYMOND JAMES®

Pick a credit card that will boost your business

From big rewards to a low intro rate,
there's a great option for everyone

Business Card

**Business Real
Rewards Card**

**Business Cash
Preferred Card**

**Smart Business
Rewards Card**



Mastercard® Business Card

Purchasing power



Extended low intro rate

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

Pay down your higher-rate credit card balances faster

Use for large purchases, unexpected expenses or last-minute necessities

Mastercard® Business Real Rewards Card

Simple, easy rewards



Earn 1.5X rewards with no caps

1.5X points per \$1 spent on all eligible purchases¹

5.5X points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card¹

Earn 2,500 bonus points after first purchase²

No caps on the number of points you can earn

Redeem points³ for your choice of cash back,⁴ gift cards, merchandise and travel

Mastercard® Business Cash Preferred Card

Cash back



3% cash back in select categories

3% cash back on eligible purchases at gas and EV charging stations (transactions of \$200 or less),* cell phone service providers, office supply stores and dining, including takeout and food delivery service purchases⁵

1% cash back per \$1 spent on all other eligible purchases

5% cash back on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁵

\$100 annual statement credit after 11 consecutive monthly software transactions⁶

\$25 cash back awarded after first purchase²

Redeem cash back⁷ as a statement credit, rewards card, or as a deposit into an eligible Account with this Financial Institution

*Excludes discount stores/supercenters and wholesale clubs

Smart Business Rewards Mastercard®

Automatic max rewards



2X rewards in top two categories

2X points per \$1 spent in your top two spend categories each month — automatically⁸

1X points per \$1 spent on all other eligible purchases

5X points on prepaid hotels and car rentals booked directly in the Rewards Center when you use your card⁸

Earn 20,000 bonus points when you spend \$500 in the first 90 days of account opening⁹

No caps on the number of points you can earn

Redeem points³ for your choice of cash back,⁴ gift cards, merchandise and travel

Apply today! See a representative for more details, including pricing.

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 considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Upon approval, see your Cardmember Agreement for details. Account must be open and in good standing (not past due or overlimit) to earn and redeem rewards and benefits. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Rewards expire 5 years from when they are earned, refer to your Program Rules for full details.

¹ **Business Real Rewards Card:** You will earn 1.5 Points per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 5.5 Points (1.5 base Points and 4 bonus Points) per dollar spent on eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Real Rewards Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement. Monthly Net Purchase Points will be applied each billing cycle.

² **Business Real Rewards and Business Cash Preferred Cards:** First purchase bonus will be applied 1-2 statement billing cycles after first purchase and is not awarded for balance transfers or cash advances. First use bonus is awarded only on the Authorized Officer purchases.

³ Maximum Point value applies to Points redeemed for a deposit into an eligible Bank Account with this Financial Institution. The redemption value may be different if you choose to redeem your Points for other rewards such as travel, merchandise, gift cards, and/or statement credit. Other restrictions apply. Minimum redemption amounts may vary and are subject to change without notice.

⁴ **Business Real Rewards and Smart Business Rewards Cards:** 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 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card. Redemption values and minimums may vary over time and will be disclosed upon redemption.

⁵ **Business Cash Preferred Card:** You will earn 3% cash back per dollar spent on eligible Net Purchases at dining, including takeout and restaurant delivery, gas and electric vehicle charging stations (excluding wholesale clubs and discount stores/supercenters such as Target and Walmart), office supply stores and cell phone service providers. All other eligible Net Purchases may earn 1% cash back. In addition, you will earn 5% (1% base and 4% bonus) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Business Cash Preferred Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive additional cash back for that category. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automotive fuel and as such will earn a base reward of 1%. Each merchant's business is identified by a category code established by Visa and Mastercard. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your cash back reward to appear on your credit card statement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within 7 business days, or as a statement credit to your credit card account within 1-2 statement billing cycles, or as a Rewards Card.

⁶ **Business Cash Preferred Card:** An automatic statement credit of \$100 per 12-month period will be applied to your Account within 2 statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. Eligible software service providers are identified by their Merchant Category Code (MCC) and purchases made at discount/retail stores or online retailers may not qualify. Each merchant's business is identified by a category code established by Visa and Mastercard. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for this credit.

⁷ Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice.

⁸ **Smart Business Rewards Card:** You will earn 1 Point per dollar spent on eligible Net Purchases charged to your Account during each billing cycle. In addition, you will earn 2 Points (1 base Point and 1 bonus Point) per dollar spent on eligible Net Purchases in your top 2 highest 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 card.myaccountaccess.com/smartbusinessMastercard to see the full list of eligible merchant categories. In addition, you will earn 5 Points (1 base Point and 4 bonus Points) for every dollar in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Rewards Center using your Smart Business Rewards Card. Prepaid car and hotel reservations purchased in the Rewards Center are not classified as travel category merchant transactions and are not eligible to receive the additional Points for that category. Each merchant's business is identified by a category code established by Visa and Mastercard. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for additional rewards. Please allow 1-2 statement billing cycles for your Points reward to appear on your credit card statement.

⁹ If you're approved for a new Smart Business Rewards Card, 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.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.