
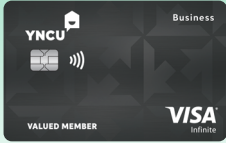
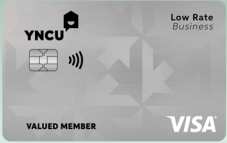


Business Products

Effective April 1, 2023



	REWARD CARDS		LOW RATE CARDS
	<p>No Fee Cash Back</p>  <p>Earn Cash Back, No Annual Fee</p>	<p>Visa Infinite Business</p>  <p>Earn Enhanced Rewards, Premium Travel Services and Features</p>	<p>Low Rate</p>  <p>Low Interest Rate. Enhance Business Cash Flow and Purchasing Power</p>

Rewards	0.5 point for every \$1 spent on all purchases [†]	1.5 point for every \$1 spent on all purchases [†]	N/A
Annual Fees	\$0	\$99 \$50 additional card	\$25 \$5 additional card
Annual Interest Rate	19.99% purchases 22.99% cash advances	20.99% purchases 22.99% cash advances	12.99% purchases 12.99% cash advances
Purchase Protection & Extended Warranty Insurance**	✓	✓	✓
Auto Rental Collision/ Loss Damage Insurance** Trip Cancellation coverage Travel Assistance Baggage coverage Common Carrier Insurance	N/A	✓	N/A
Visa SavingsEdge	✓	✓	✓
Visa Spend Clarity		✓	

** Underwritten by American Bankers Insurance Company of Florida.
Insurance provided by Desjardins Financial Security Life Assurance Company.

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[†] No reward limits on all Business cards.