

# Business Card Comparison

√ = No Charge n/a = not available or not applicable	Business Card Line of Credit	Company Credit Card
<b>Who Can Have a Card?</b>	Business Owner(s)	Business Owner(s) and designated employees
<b>Type of Credit</b>	Secured or Unsecured LOC with Card Access	Unsecured
<b>Features</b>		
Line Amounts Available <sup>1</sup>	\$5,000 - \$50,000	\$5,000 - \$100,000
Streamline Application <sup>2</sup>	Up to \$25,000	n/a
Rewards <sup>3</sup>	n/a	Unlimited 1% on Net Purchases
Rewards Distribution	n/a	Automatic quarterly check distribution to company in increments of \$50
Online Functionality	√	√
Online Credit Card Payments	√	√
Transaction and Payment History	√	√
Program Admin Functionality	n/a	Includes changing card status, card limits, and adding/deleting cardholders
Merchant Category Code Controls	n/a	√
Ability to See Multiple Companies Under One Login	n/a	√
Enhanced Transactions	n/a	√
General Ledger Upload Files	n/a	√
Statements	Paper	Paper, consolidated or by individual card
EMV Chip with Tap & Go <sup>®</sup> contactless technology <sup>4</sup>	√	√
Mastercard Easy Savings <sup>5</sup> Program <sup>®</sup>	√	√
<b>Pricing</b>		
Annual Fee	\$25	n/a
Late Charge	\$30	\$30
Over Line Charge	\$10, if over by 10% or more	\$10, if over by 10% or more
<b>Interest Rate and Interest Charges</b>		
Purchase Annual Percentage Rate	12.00% - 26.00% APR will vary with the market based on Prime Rate.	18% APR
Cash Advance Annual Percentage Rate	12.00% - 26.00% APR will vary with the market based on Prime Rate.	19.8% APR
How We Calculate Interest	Average Daily Balance	Average Daily Balance
<b>Repayment Terms</b>	1.5% of outstanding monthly balance. \$50 minimum payment.	3% of outstanding monthly balance. \$5 minimum payment per card.

Learn more today at [fcbanking.com](http://fcbanking.com).



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1 Limits subject to credit quality and repayment capacity.

2 Streamline Application means no financial documents will be required to process the application. Streamline applications are for up to \$25,000, aggregate loan exposure less than \$250,000. Non Profit businesses are not eligible for the Streamline option.

3 Purchases do not include cash advances, balance transfers, or illegal transactions.

4 First Commonwealth's cards have an EMV<sup>®</sup> chip that encrypts information to help increase data security for transactions at terminals or ATMs that are chip-enabled.

5 All business cards are automatically enrolled in the Mastercard Easy Savings Program<sup>®</sup>. For more information see [fcbanking.com/easysavings](http://fcbanking.com/easysavings) or [easysavings.com](http://easysavings.com).

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