

Business Card Comparison

√ = No Charge n/a = not available or not applicable	Business Card Line of Credit	Company Credit Card
Who Can Have a Card?	Business Owner(s)	Business Owner(s) and designated employees
Type of Credit	Secured or Unsecured LOC with Card Access	Unsecured
Features		
Line Amounts Available ¹	\$5,000 - \$50,000	\$5,000 - \$100,000
Streamline Application ²	Up to \$25,000	Up to \$25,000
Rewards ³	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 [®] contactless technology ⁴	√	√
Mastercard Easy Savings ⁵ Program [®]	√	√
Pricing		
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
Interest Rate and Interest Charges		
Purchase Annual Percentage Rate	10.75% - 24.75% APR will vary with the market based on Prime Rate.	18% APR
Cash Advance Annual Percentage Rate	10.75% - 24.75% APR will vary with the market based on Prime Rate.	19.8% APR
How We Calculate Interest	Average Daily Balance	Average Daily Balance
Repayment Terms	1.5% of outstanding monthly balance. \$50 minimum payment.	3% of outstanding monthly balance. \$5 minimum payment per card.

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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[®] 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[®]. For more information see fcbanking.com/easysavings or easysavings.com.

