

A business credit card that works as hard as you do.

The Visa Business Platinum Rewards program is a convenient way to pay everyday business expenses and a smart alternative to cash, checks and personal credit cards. You can essentially charge any kind of business expense: buying inventory, paying for travel, gas, entertaining of clients, or office supplies. Our business credit card comes with many great features.

Manage your business spending with individual credit limits for yourself and selected employees. A consolidated monthly statement helps track spending, plus you earn reward points.

- No annual fee
- Credit limits that reflect your business success
- Free additional cards for employees, with limits you approve
- Free CU Rewards
- Friendly, personalized service and problem resolution
- Emergency cash and card replacement available
- Free auto rental collision damage waiver program
- Free travel and emergency assistance
- Free purchase security and extended protection program

Contact Information

Altra and its team of business professionals are committed to serving you by providing a full array of business services and various types of loans.

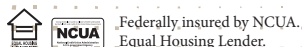
Altra Federal Credit Union
Business Lending
(855) 490-4518 • www.altra.org

FRIENDLY • MEMBER-FOCUSED • FULL SERVICE

Building relationships to give you the best service!

Are deposits insured?

Your savings are insured to \$250,000 by the National Credit Union Administration (NCUA), an agency of the Federal Government. IRA accounts are insured separately for an additional \$250,000. Insured accounts include savings, checking, money market, certificates, and club accounts.



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Types of Cards

Accounts can be set up as Consolidated or Individual depending on the size of the company.

With a Consolidated account individual credit limits can be set for the owner and selected employees. The Consolidated account has multiple subaccounts attached that start out fresh each month once the account cycles on the first business day of each month. Each subaccount receives an individual statement for reconciling.

The Individual account works similar to the consumer credit card program.



Visa® Savings Edge

Visa Savings Edge is a merchant-funded program designed to give business credit and debit card holders the inspiration they need for more card activation and usage. Cardholders must enroll their business credit/debit cards at the Visa Savings Edge website. Discounts will show as a credit on their next monthly statement.

1. **ENROLL** - Registration is quick and easy. Companies can enroll up to 10 of their Visa business cards OR allow each of the cardholders to enroll on their own.
2. **SHOP** - Once you have received the email confirming your enrollment. Be sure you read the terms for qualifying purchases at participating merchants, then start shopping.
3. **SAVE** - Enjoy automatic discounts that will appear on your next billing

