

# Insights that help your business manage spending

To realize your business's full potential, you need a credit card that offers the benefits you want – like cash back or a low annual percentage rate (APR). Through North Central Minority Supplier Development Council's partnership with U.S. Bank, you can find the card that fits your needs and comes with dedicated support from our team, who understands your business.

Start with a detailed payment consultation, and discover ways to lengthen your operating cycle and increase your cash flow. U.S. Bank will help you uncover important insights about your spending and find the right card for you.

## Get started with your complimentary analysis today.

Visit [bizcards.usbank.com/NCMSDC](http://bizcards.usbank.com/NCMSDC) or email [bizcards@usbank.com](mailto:bizcards@usbank.com) to request your detailed payment consultation.

**"I was surprised that the business credit cards I currently have are not so 'rewarding.' As a small-business owner it is important to keep my cash in my business. I appreciate the people at U.S. Bank providing me valuable information as I move forward."**

– Sandy Furuya, President  
Wamhoff Accounting Services



### U.S. Bank Business Leverage® Visa Signature® Card

Designed to maximize your rewards for the materials and services your business uses most.

**2X points** on purchases made in the top two categories where you spend the most each month – automatically<sup>1</sup>

**1X points** on everyday purchases and no limits on the total points you can earn<sup>1</sup>

### U.S. Bank Business Cash Rewards World Elite™ Mastercard®

Designed to put cash back into your business for everyday expenses.

**3% cash back** on eligible gas station, office supply store and cellphone service provider purchases<sup>2</sup>

**1% cash back** on all other eligible purchases<sup>2</sup>

**25% annual bonus** (up to \$250)<sup>2</sup>

### U.S. Bank Business Platinum Card

Designed to give you purchasing power for your business expenses.

**Low introductory annual percentage rate** (APR)

**World-class fraud protection** with zero fraud liability<sup>3</sup>

**24/7 support** from dedicated small-business specialists



1. Some exclusions apply. Please visit [usbank.com/leveragecategories](https://usbank.com/leveragecategories) to see the full list of eligible merchant categories. The 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 eligible to earn rewards, such as advances, balance transfers and convenience checks. You may not redeem points, and you will immediately lose all of your points, if your account is closed to future transactions (including, but not limited to, due to program misuse, failure to pay, bankruptcy, or death). Points may be redeemed for cash-back in the form of a statement credit or deposit to a U.S. Bank Checking or Savings Account only. Points expire five years from the end of the quarter in which they are earned.

2. U.S. Bank Business Cash Rewards World Elite™ Mastercard® cardmembers may earn three percent (3%) cash back on Net Purchases (purchases minus credit and returns) at gas stations, office supply stores and cell phone/service providers. All other Net Purchases may earn one percent (1%) cash back. Transactions qualify for cash back based on how merchants classify the transaction. U.S. Bank cannot control how merchants choose to classify their business and reserves the right to determine which purchases will qualify. Purchases of gasoline greater than \$200 will not be deemed to be a purchase of automotive gasoline and as such will earn a reward of 1%. Provided your account is open, current and otherwise in good standing, an annual bonus equal to 25% of your prior year's cash rewards, up to a maximum of \$250, will be awarded following your cash rewards enrollment anniversary date. Full details will be provided when you become a cardmember.

3. U.S. Bank provides zero fraud liability for unauthorized transactions. Cardholder must notify U.S. Bank promptly of any unauthorized use. Certain conditions and limitations may apply.

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All cards subject to credit approval. The creditor and issuer of these cards is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc. or Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.