

# BENEFITS TO OUR BUSINESS CREDIT CARDS

## River Valley 'WOW' Points

- Apply for a business credit card with the bank you know and trust!
- River Valley Bank has local offices and reinvests back in the communities we serve.

## Additional Topics

- Separate business expenses, manage cash flow and track spending.
  - Online account access with comprehensive management reports and tools.
    - View and monitor spending by month, quarter and year.
    - Clear and concise reporting to assist with identifying spending trends.
    - Track business expenses and employee spending.
    - Transaction detail is available online and can be downloaded in select formats.
- Small Business Accounts that meet the minimum requirements receive a personal business card maintenance representative, if they are approved for a River Valley Business Company Card.
  - Minimum \$50,000.00 credit limit or more
  - Minimum 20 cardholders
- Visa Payment Controls allow you to customize each of your employee's business credit card spend by time of day, day of week, geographic location, merchant type or dollar amount.
- Text and email alerts are available to notify cardholders of account activity.
- Cardmember Services, located in the United States, is always available to support your requests.
  - 24 hours a day/365 days a year



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