

# UBB Business Builder Credit Card Program



## Card Features



**Introductory Rate** - equal to Prime.

**Interest Rate** - calculated as Prime Rate plus 6%\*

**Annual Fee** - waived with purchases over \$5,000 within a 12 month period, otherwise \$15 per year.



**Scorecard Rewards Card** - earns one point for every dollar in retail purchases to be used toward airline tickets, hotel stays, vacation packages, etc. - \$25 annual fee.

**Visa Checkout®** - allows cardholders to complete online transactions securely with just a few clicks, eliminating the need to reenter shipping and billing addresses at checkout.



## Bank Benefits

**Non-interest Income** - your bank is paid \$25 for every new approved application and will also receive 20% of quarterly net interchange income. *Pay out requires at least one new approved application quarterly.*

**Year-end Summary** - helpful tool for creating budgets, categorizing spending, tracking expenses, and identifying tax deductible items.



\*Listed as Prime Rate in the quarter end edition of *The Wall Street Journal*.

For more information  or to enroll contact:

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