



The freedom to drive your business forward

Frost business credit cards help you achieve your financial goals

Business credit card solutions and financial flexibility to track expenses and control cash flow

Starting a business is exciting, and as your company grows, so does the need to manage your finances and find improved ways to manage cash flow. As you start out, you'll probably ask yourself what's the best way to track your business expenses to better serve your needs.

A business credit card may be the answer you're looking for. Help streamline your company's payments using one of our Frost Business Credit Cards designed to provide your business with advantages including rewards and better ways to manage revolving balances.

Our business credit card solutions are tailored to meet the evolving needs of your growing organization.

BUSINESS REWARDS CARD

Earning rewards while managing your finances has never been easier.

From 1% Cash Back¹ to airline travel to gift cards, we offer some of the most competitive redemption options in the industry.



- Earn bonus points²
- Individual credit limits per employee
- Additional cards available at no cost

BUSINESS PLATINUM CARD

Looking for a business credit card with a low APR and an extended grace period? We can help.

This card is designed for businesses that tend to carry a revolving balance.



- Low APR and extended grace period
- Individual credit limits per employee
- Additional cards available at no cost

Your security is a top priority. Using several advanced fraud prevention tools, we monitor suspicious transactions, cash advances, card-not-present activity and other flagged transactions. With our Visa Zero Liability policy, you're covered for unauthorized spending³ and have peace of mind when looking to streamline your payments.

To qualify, you must be a current Frost customer to apply.

¹ A Cash Back redemption can be applied as a statement credit or as a direct deposit to a checking account. The statement credit will reduce your balance but you are still required to make at least your minimum payment. Values for non-Cash Back redemption items such as merchandise, gift cards and travel may vary.

² To activate Quarterly Bonus Points and learn more about the promotion, visit commercebank.com/rewards and click "Earn Points."

³ Visa's Zero Liability policy covers U.S. issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain Commercial Card transactions. Customers must notify issuer promptly of employee termination and any unauthorized use. Certain exclusions may apply.



Business Card Application Checklist

Prior to submitting the application, please make sure all necessary fields are completed, including the complete street address, all full legal names as shown on driver's licenses, and full social security numbers, where requested.

PLEASE ENSURE YOU HAVE PROVIDED THE FOLLOWING INFORMATION BEFORE YOU SUBMIT YOUR APPLICATION

- Federal Tax ID (TIN)
- Gross annual revenue
- Business Financials
 - Required for all non-profits
 - Required for for-profit business requesting a credit line exceeding \$25,000
 - Financials must include a balance sheet and income statement from the previous two full fiscal years
 - Note: Audited financials or business tax returns are preferred (company prepared financials will be accepted)
- Cardholder information
 - Full name of each cardholder
 - Last 4 of SSN or Employee Number to verify a card holder when employee calls Commerce's Commercial Customer Support for help
 - Individual credit limits

FREQUENTLY MISSED

Legal name provided on application must match name reflected on Secretary of State registration, including required legal entity designation (LLC, Corporation, LP, etc.).

- "Physical Business Address" should include any applicable unit numbers or directional suffixes (no PO Boxes or Mailbox Service)
- Requested credit limit
- If granting online information access to administrator other than owner, add the email of one or more Program Administrators

PLEASE NOTE

- Wet signatures are required (paper applications only)
- Following approval:
 - Cards will arrive in the mail in 7-10 business days
 - Online access will be sent to the email(s) provided under the "Program Administrator" section of the application
- Personal Guarantor (PG)
 - Required for all for-profit business with revenues less than \$5,000,000 or less than two years in business
 - PG must be an owner of the business, with majority ownership preferred
 - May apply without a PG if for-profit business with revenues over \$5,000,000 and more than two years in business
 - May apply without a PG if non-profit business
- ACH form is optional and is used to opt into Auto Pay
- Authorize redeemer only required for Rewards application



Roles and Permissions

PLEASE REVIEW THE PERMISSIONS GRANTED FOR EACH ROLE AND COMPLETE THE APPROPRIATE FIELDS IN YOUR APPLICATION.

- **Applicant (Business)** — The business applying for the account. The individual completing the application for the Applicant must be an owner of the Applicant organization and willing to personally guarantee the account.
- **Authorizing Officer/Secretary** — This individual must be authorized by the Applicant to sign the application on behalf of the Applicant and incur debt on behalf of the Applicant. The Authorizing Officer/Secretary may be an owner of the Applicant.
- **Certificate of Authority (Secretary or Authorizing Officer)** — The Certificate of Authority (COA) section is used by Commerce to document which representatives can act at an account-level capacity for the Applicant. All named individuals will have full account permissions, including the ability to request credit increases or closure of the account.
 - Any named individuals must be authorized to incur debt on behalf of the Applicant
 - All account-level maintenance may only be performed by someone named on the COA
- **Personal Guarantor** — This individual must be an owner of the Applicant applying for the account and be willing to personally guarantee the debt of the Applicant. This individual should be a majority owner of the Applicant. The Personal Guarantor and the Applicant will be jointly responsible for the debts incurred on the account. Personal guarantees are not required for Applicants with guaranteed annual revenue exceeding \$5,000,000.
- **Program Administrator** — The Program Administrator Delegation section is used by Commerce to document the Applicant representatives that may manage at a card-level capacity on the account. All named individuals will be:
 - Authorized to complete day-to-day card-level maintenance items, including ordering of cards, making payments, and assigning card-level credit limits

This electronic payment authorization by the Legal Business _____ (herein referred to as the Legal "Business") authorizes Commerce Bank ("Commerce") to initiate debit entries and to initiate, if necessary, credit entries and adjustments for any entries in error to the bank account indicated held at the financial institution named below, herein referred to as "Financial Institution," and to debit and/or credit the same to such account. Business acknowledges that the origination of ACH transactions to Business's account must comply with the provisions of all U.S. laws, rules and regulations, including, but not limited to, the National Automated Clearing House Association (NACHA) rules.

ACCOUNT INFORMATION

Financial Institution Name
City & State
Account Number
Re-enter Account Number
Routing/Transit Number
Re-enter Routing/Transit Number
Account Title

PAYMENT OPTIONS

Pay Statement balance in full on due date

Pay minimum payment due
 (Revolving accounts only per the terms of the agreement). A payment amount equal to the Minimum Amount Due on your credit card account as shown on your credit card statement, less any additional payments received after the Statement Closing date and before the Payment Due Date.

Fixed Payment Amount \$ _____
 A payment of an amount chosen by you, or the Minimum Amount Due on your credit card account as shown on your credit card statement, whichever is greater. In no event will the Fixed Payment results in overpayment of your account.

This authority is to remain in full force and effect until Commerce has received written notification from Business of its termination in such time and in such manner as to afford Commerce and Financial Institution a reasonable opportunity to act on it. In no event shall such termination be effective as to entries processed prior to receipt of such notice. Commerce may terminate this agreement at any time.


The term Electronic Signature shall include, but not be limited to, (i) a non-electronic handwritten signature, or facsimile signature, that is subsequently converted to an electronic format; (ii) a signature produced or reproduced in an electronic file format or by an electronic process, or (iii) any electronic symbol, marking, communication, or process attached to or associated with a document or record. The parties agree that an Electronic Signature shall have the same force and effect as if the Record bore the signing party's non-electronic handwritten signature. The term Record, as used in this provision, shall include this Agreement or any other document associated with, related to, or governed by this Agreement, whether on paper or in an electronic file format. A reproduction of the Record retained or produced by Commerce that contains either (as applicable) (a) a replication of the Electronic Signature or (b) a replication of the process by which the Electronic Signature was attached to the Record, shall be deemed to be the original Record to the exclusion of any Records produced or retained by other means. Any Record may be executed in multiple counterparts, each of which shall be deemed an original but together shall constitute only one agreement.

Authorized Signer	
Date	Title
Address for notice	

COMMERCE BANK ADDRESS FOR NOTICE:

COMMERCE BANK
ATTN: COMMERCIAL CARDS
P.O. BOX 411036
KANSAS CITY, MO 64179-9640
FAX: 816-760-7935

To locate the Routing/Transit Number and Account Number on your checks, please refer to the image to the right.

- The Routing/Transit Number is located between the  symbols.
- The Account Number is generally located to the right of the Routing/Transit Number.

