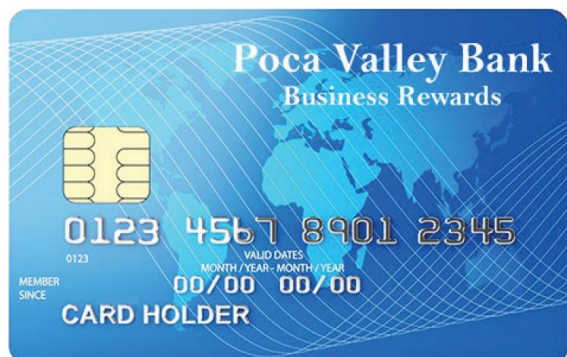


VISA Business credit cards from Poca Valley Bank present an effective business payment tool to simply and efficiently manage finances, provide value, and deliver exciting rewards



Credit Card Overview

- Enjoy a lower competitive interest rate with top of class customer service
- \$0 annual fee
- Earn exciting awards by accumulating rewards points
- Cash management resources
- Online banking and bill payment access
- Employee cards options

Standard Features

- ✓ \$0 fraud liability
- ✓ EMV Chip Technology
- ✓ Online and Mobile banking access
- ✓ Bill Payment
- ✓ Spending and account management alerts
- ✓ Individual, shared, or consolidated billing options

Billing Methods	✓
Company, employee, or both	
Limits	✓
<i>Credit Limits:</i> Assigned only to individually billed Authorized User (AU) and Diversion Accounts (DA)	
<i>Spending Limits:</i> Assigned only to consolidated billed Authorized User (AU) and Diversion Accounts (DA).	
Account Options	✓
<i>Employee account:</i> Restrictions/No restrictions (i.e. fuel only)	
<i>Diversion account:</i> Types of transactions to divert (i.e. travel, lodging)	
Statement Options	✓
Account statement options include: company, employee, diversion, and company recap. Available in print, online, and online only.	
Rewards	✓
<i>Company level:</i> all points accumulated stay with the company account	
<i>Employee level:</i> points earned by the employee stays with the employee	
Expense Management	✓
Internal expense management tools (i.e. Concur)	

Contact Us

For more information about VISA Business credit cards, call 304-586-5532, stop by one of our convenient branch locations, or visit www.pocavalleybank.com