

# LOVE MORE REWARDS

## Earn 5,000 bonus points

when you open a MidFirst Business Rewards Credit Card and spend \$500 within the first 90 days.\*

Plus, enjoy an introductory 0% APR on all company purchases and balance transfers for the first 12 billing cycles.\*

After that, the rate will be based on your company's creditworthiness (between 16.24% and 20.24%) and will vary based on the prime rate (up to 24.99%).\*

True to your money

 MIDFIRST BANK

[midfirst.com/earnmore](http://midfirst.com/earnmore)

888-MIDFIRST (643-3477)



\***Bonus Offer:** Offer only valid for Business Rewards Credit Card applications received 7/1/2019-9/30/2019. Qualifying Company will receive 5,000 bonus points that may be redeemed for a \$50 statement credit or used toward other rewards. See the MidFirst Business Enhanced Rewards Program Terms and Conditions Summary in the Business Credit Card Application Disclosure for more details about rewards. To qualify, Company must make an eligible purchase or purchases totaling \$500 or more during the first 90 days after account opening. Eligible purchases do not include cash advances, balance transfers, interest charges, fees, or cash equivalent transactions, which are transactions performed using a merchant or service provider that Visa identifies as a seller of traveler's checks, foreign currency, money orders, wire transfers, lottery tickets, funds used for wagers or gambling, or similar products or services. Merchant refunds and credits will count against the total of purchases. Bonus points will be applied to the Company's account within one to two statement cycles after qualifications are met, as long as the qualifying account is open and not in default. Limit one bonus offer per Company and/or per account. Existing or previous cardholders may not be eligible for this one-time bonus offer. **Introductory Offer:** In order to keep applicable introductory rates, you must make payments when due, stay within your credit limit, and not have any payments delinquent for any reason. Please note that the introductory rates do not apply to cash advances, APR and Fees: The Business Rewards Credit Card APR for purchases and balance transfers will be based on your Company's creditworthiness (between 16.24% to 20.24% APR) and will vary based on the prime rate (up to 24.99%). The APR for cash advances will vary based on the prime rate (up to 24.99% APR). The APR for penalty rates will vary based on your Company's creditworthiness (up to 24.99% APR). The transaction fee for balance transfers is \$10 or 3% of the amount of each transfer, whichever is greater. The transaction fee for cash advances and cash equivalent transactions is the greater of \$10 or 5% of the transaction. Foreign transaction fee is 3% of each transaction in U.S. dollars. Payments on your account may be applied in the order we select, subject to applicable law. We reserve the right to change the account terms should your credit profile change or for other reasons as described in your Cardholder Agreement. All changes in terms will be subject to the requirements of applicable law. Rates apply to new accounts only and are accurate as of July 1, 2019. Subject to credit approval. See the Credit Card Application Disclosure for additional details, including terms and conditions. **Rewards:** See the MidFirst Business Enhanced Rewards Program Terms and Conditions Summary in the Business Credit Card Application Disclosure for details. Your Company will earn five points per \$1 spent on qualifying business expenses and two points per \$1 spent on gas and dining for the first \$25,000 spent in each category per calendar year. Points will be earned at one point per \$1 for net purchases greater than \$25,000 in each category.