

# COMMERCIAL CARD PROGRAM

Another tool for your  
COVID-19 toolbox



## City National Bank Visa® Commercial Card Program\*

With the increased expenses due to the COVID-19 pandemic, many centers are using our Commercial Card product to spend money now and earn cashback rebates later. Common purchases range from disposables, masks, and sanitizers to new equipment. Centers find value in having an alternative funding source to use for unexpected expenses through an additional corporate card during uncertain times.

### Key Features for Centers



Commercial Card Online platform integrates with your accounting software



Can improve liquidity and cash flow position



Cards can be in hand within a few weeks



30-day billing cycle with 25-day grace period allows more time to make payments

### With Your Association Group Rebate Benefits, More Spend Adds To More Rewards:

#### Group Rebate\*\*

LTI/VPP Transactions earn 0.40%

ANNUAL SPEND	REBATE RATE
\$1,000,000	0.85%
\$2,000,000	1.00%
\$4,000,000	1.10%
\$6,000,000	1.15%
\$10,000,000	1.20%

MEMBER 1	MEMBER 2	MEMBER 3
\$1,000,000	ANNUAL SPEND \$200,000	\$800,000
CUMULATIVE GROUP SPEND		
\$2,000,000		
GROUP REBATE RATE		
1.00%		
\$10,000	REBATE RECEIVED \$2,000	\$8,000

\*\*Not a formal proposal

\*To qualify for the program, businesses must have a minimum spend of \$100,000 annually.