



Commercial Credit Cards



First State
Community Bank

Success Starts Here.



Your Business. Your Card. Your Bank.

First State Community Bank's MasterCard Commercial Credit Card provides a way to increase purchasing power while meeting a variety of daily business needs. Cards can be used anywhere MasterCard is accepted.

With our program, you will receive personalized service and hometown convenience by doing business with your community bank. Conveniently view transactions, set employee spending controls, make payments, set-up text alerts and more through the online banking dashboard.

All customer service is provided by the FSCB credit card department during business hours. After business hours, you will be directed to a 24-hour help desk.

Benefits of using our card include:

- Quick & Easy Purchases
- Simplify Bookkeeping
- Stay Organized
- Delegate & Control Employee Spending

Types of cards we offer:

Business

The needs of your business are always changing. As your business grows and your purchasing needs increase, you need a card that can give you buying power and worldwide acceptance. Our Business Card can help you expand your business, protect your cash position, or simply provide a payment method for monthly expenses.

Corporate

Our Corporate Card is ideal for a business with multiple card users. The needs of a frequent business traveler are always evolving, but one thing stays the same, you need a card that can keep up with you – a card that delivers flexibility, more purchasing power, and the ability to take care of business, anywhere in the world.

Purchasing

A specialized card ideal for mid to large corporations looking to reduce the costs associated with authorizing, tracking, purchasing, and reconciling business purchases. Not only can this card help you to streamline processes, but it also gives you a new level of control that can truly help your bottom line.



Interest Rates & Charges

Annual Percentage Rate (APR) for Purchases and Transfers	PRIME + 4.74% - PRIME + 15.74%, based on credit worthiness.
APR for Cash Advances	PRIME + 4.74% - PRIME + 15.74%
Penalty APR and When It Applies	No Penalty APR
Paying Interest	Your due date is 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Finance Charge for Purchases	There is no minimum finance charge for purchases.

Fees

Annual Fee	No Annual Fee
Cash Advance Fee	You will be assessed a cash advance fee for ATM and over-the-counter cash transactions. The ATM fee is \$3.00 per transaction. The over-the-counter cash advance fee is 3% of the amount advanced with a minimum fee of \$3.00 and a maximum fee of \$75.
Penalty (Late) Fee	5% of the minimum payment due with a minimum fee of \$1.00 and a maximum fee of \$50.00.
Balance Transfer Fee	You will be assessed a Balance Transfer fee of 3% of the amount transferred. There is a minimum fee of \$25.00 and a maximum fee of \$1,000.00.

How Do You Calculate My Balance?

To calculate your balance, we take the beginning balance of your account each day during the billing cycle, add any new cash advances, any new purchases, and subtract all payments and credits. For purposes of calculating interest and your credit balance, the amount of each transaction is added to your balance as of the date of the transaction.

Can You Change My APRs?

If we increase your APRs for any reason other than an increase in the Prime Rate, we will notify you in writing of your options in advance, including the right to opt-out.

How Do You Calculate My Variable Rates?

We calculate variable rates by adding a percentage to the Prime Rate published by the Wall Street Journal on the 25th day of each month. If the Journal is not published on that day, then see the immediate proceeding edition. Any increase in Prime Rate may increase your interest charges and minimum payment.

How Do You Calculate Interest?

Interest will be calculated based on a year assumed to have 360 days, and then applied to the actual number of days that any principal amount is outstanding hereunder.

This method of interest calculation will result in a higher effective annual interest rate than the Stated Rate. Interest begins to accrue on the date of each transaction. Interest is computed by applying the applicable Stated Rate to the Daily Balance of your account and adding the daily interest charges for each day of the applicable Billing Cycle.

How Do You Determine My Credit Line?

Up to \$25,000 with a Personal Guaranty:

A credit report will be pulled on all individuals applying as a borrower or guarantor. The credit decision will be based on the highest individual credit score.

\$25,001 and above or any dollar amount with no Personal Guaranty:

A lender will underwrite applications to determine eligibility and card limits. Obtaining and analyzing current financial statements on all borrowers or guarantors is required as part of the underwriting.

How Do You Calculate My Minimum Payment?

Your minimum payment will be the greater of \$15 or 3% of your balance plus accrued interest charges and late payment fees. We will also add any past due amount to your minimum payment.

Global Acceptance

First State Community Bank credit cards can be used anywhere MasterCard is accepted.

Card Issuance

Department Cards: Cards are issued in the name of departments and checked out/shared by the individuals within those departments.

Individuals Cards: Cards are issued in the name of individuals. Real-time fraud monitoring is handled directly by the cardholder for no delay in transaction confirmation.

Ghost Card/House Account: A ghost card/house account is a card kept in-house used for recurring purchases, vendor invoices, online purchases, or administrative purchases not made at a face-to-face merchant. ex. Line 1 - ABC Company Line 2 - Administrative Account, General Account, etc.

Fraud Monitoring

FSCB uses Falcon to monitor potential fraudulent transactions in real-time. In the event that a transaction has been flagged as fraudulent/suspicious, Falcon will attempt to verify the validity of the transaction with the cardholder. Falcon's attempt to confirm the transaction will be first by text, next by phone call, and lastly by email. If they are unsuccessful in reaching the cardholder, the card will be temporarily blocked and FSCB will be notified so that we can reach out to you to verify the transaction and unblock the card.

Online Access

eZCard: eZCard is a free website cardholders can access to view statements, transaction history, and set personal text alerts. eZCard is a great tool for individuals to use when reviewing transactions, managing receipts, and completing monthly expense reports.

eZBusiness: eZBusiness allows designated company administrators to:

- » review detailed transaction history for all cardholders
- » access statements for the past 12 months
- » make payments online
- » request a new card on an existing account
- » close a cardholder account
- » edit cardholder information
- » view account activity reports
- » monitor and maintain credit limits
- » set spending limits
- » set restrictions on merchant category codes
- » manage their cardholder's eZCard accounts
- » download transaction information into financial software

Text Alert options include:

- Available credit drops below a specified dollar amount
- Current balance exceeds a specified dollar amount
- Current balance within \$ of credit limit
- Number of transactions exceeds set amount
- Upcoming payment deadline
- A credit (other than payment) posts to my account
- A payment posts to my account
- A single transaction exceeds set dollar amount