

# Business Debit Card



## Convenient access to funds and built-in business solutions



When you open a Business Checking account with Sterling National Bank, you'll receive the added benefit of a Sterling Business Debit Mastercard®, providing secure and convenient access to your funds and built-in business solutions.

### The most convenient access to your available funds

With your Sterling Business Debit Mastercard, you and your designated employees can:

- Make purchases as a debit anywhere or as a credit anywhere Mastercard is accepted. The amount of your purchase is deducted directly from your Business Checking account.
- Withdraw cash, make deposits or check balances at any Sterling National Bank ATM.
- Track spending on your monthly Business Checking account statement.
- Enjoy the peace of mind that comes with additional fraud protection provided by your Business Debit Card's chip technology.

### Manage your business finances more efficiently

Enjoy discounts on the essential tools you need for the seamless experience you deserve:

- **Microsoft Advertising**  
Receive \$125 in advertising credit after spending just \$10 with Microsoft Advertising as a new customer.<sup>1</sup>
- **Salesforce Essentials for Small Business**  
Sales and customer support management in a single app, get Salesforce Essentials for \$9.99 per month with a free 14-day trial.<sup>2</sup>
- **Intuit QuickBooks and QuickBooks Payroll**  
Receive 40% off QuickBooks® Online for 12 months or 50% off QuickBooks Self-Employed for 12 months plus one month free and up to 40% off QuickBooks Online Payroll for 6 months.<sup>3</sup>

<sup>1,2,3</sup> See back for important information.

### Put our solutions to work for your business.

Speak to your Relationship Manager at your local Sterling National Bank financial center, contact us at **855-274-2800** or visit **snb.com/business-debit-card**.

## Business Banking from Sterling National Bank:

Like your business, anything but ordinary.

Expect Extraordinary.

[snb.com](https://snb.com)



## Additional Benefits for Sterling Business Debit Mastercard Holders

### Cardholder perks to make your day-to-day more efficient


These everyday solutions come built into your Sterling Business Debit Mastercard:

- **Mastercard ID Theft Protection™**  
Detection and protection against identity theft, including monitoring, alerts, and expert resolution 24/7/365.<sup>4</sup>
- **Mastercard Receipt Management**  
Digital capture and categorization of business receipts for efficient record keeping. Download this app from the App Store® or on Google Play as a benefit included with your Mastercard.
- **Mastercard Biz**  
Unique social platform and small business resource for essential business tools, offers and guidance to stay informed and on trend. Visit [mastercardbiz.com](https://mastercardbiz.com).

- **Mastercard Easy Savings®**

Valuable rebates when you spend for your business at the more than 45,000 vendors enrolled nationwide.

- **Mastercard Click to Pay**

A smarter and secure way to pay online without the need for passwords. Look for the Click to Pay icon  where Mastercard is accepted and check out securely in just a few clicks. Learn more at [mastercard.com/clicktopay](https://mastercard.com/clicktopay).

- **Zoho Social**

Create strong social media engagement with customers and get 50% off your first year of an annual or monthly subscription to Zoho Social.

### Control your Business Debit Mastercard your way

Download the CardValet mobile app from the App Store® or on Google Play and control when, where and how your business debit card can be used:

- Set various spending limits.
- Use transaction controls to ensure employee spending adheres to your policies.
- Limit card use to specific locations or geographic areas.
- Get real-time mobile alerts when your card is used.
- Lock and unlock your card.

### Important Information

1. For each new Microsoft Advertising customer, a credit of \$125.00 will automatically be applied to the customer's Microsoft Advertising account once such customer has spent \$10.00 on Microsoft Advertising using a Mastercard small business credit, debit or prepaid card. The \$125.00 credit will be applied to each participating customer's Microsoft Advertising account after such customer has spent \$10.00 in accordance with the Offer terms. Additionally, the \$125.00 credit must be redeemed within 90 days of award. Valid in the U.S. for new customers only. A new customer is a customer that has not had an active Microsoft Advertising account before.
2. Annual contract required. Promotional price is per user, per month, and applies to the first annual subscription only. Promotion does not apply to services added after initial checkout. Offer is non-transferable and may not be combined with any other Salesforce Essentials offer. Must complete free trial of Essentials and use a valid Mastercard Small Business card issued in the United States or Canada at checkout. Offer only available for new Salesforce Essentials customers. Sales tax may be applied where applicable. Mastercard and Sterling National Bank are not responsible for provision of Salesforce services. Offer is for a limited time and subject to change without further notice.
3. See offer terms and conditions at [intuit.me/quickbooks\\_mc](https://intuit.me/quickbooks_mc). Terms, conditions, pricing, special features, and service and support options subject to change without notice. Discounts are applicable for new QuickBooks Online customers only.
4. Certain terms, conditions and exclusions apply. Cardholders need to register for this service. This service is provided by Generali Global Assistance Inc. Please see your Guide to Benefits for details or call 1-800-MASTERCARD.
5. Terms and conditions apply. The offer is valid only for Mastercard Small Business cards issued in the United States. The offer is not applicable to existing Zoho customers and applicable only to new customers. The offer is valid only for the first-year subscription and not for subsequent renewals. Price is listed in U.S. dollars. The offer is non-transferable and cannot be exchanged for cash, cheque, or any form of credit. Mastercard is not responsible for the provision of any Zoho services. No two offers can be combined and no additional discount or offer will be applicable. The offer is for a limited time and subject to change without further notice.

All third-party trademarks are the property of their respective owners.

Mastercard and Sterling National Bank are not responsible for provision of Salesforce services. Offer is for a limited time and subject to change without further notice. Mastercard ID Theft Protection and the circles design are trademarks, of Mastercard International Incorporated.

App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc

© 2021 Sterling National Bank

