

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 365**
Four months of Microsoft 365 Business Standard or Microsoft 365 Business Premium for free with a one-year subscription for up to 5 users.¹
- **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.²
- **Intuit® Small Business Financial Tools**
Discounts on tools such as 40% off QuickBooks® Online for 12 months or 50% off QuickBooks Self-Employed for 12 months plus one month free.³

^{1,2,3} 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



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 24/7/365.⁴

- **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 advice to stay informed and on trend.

- **Mastercard Easy Savings®**

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

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. Mastercard small business cardholders can receive four months of Microsoft 365 Business Standard or Microsoft 365 Business Premium at no cost with a one-year subscription for up to 5 authorized users. To be eligible for a discount on Microsoft 365 Business Standard or Microsoft 365 Business Premium, you must have a valid Mastercard Small Business Credit or Debit card issued by a U.S. financial institution. Discount offers are valid in the US for new Microsoft 365 Business Standard and Microsoft 365 Business Premium subscriptions only and must be redeemed through Microsoft online store. Visit <https://aka.ms/mastercardbenefits> and follow instructions to validate your Mastercard and receive your unique promotion code. Once you have the promotion code, follow the links provided to redeem through the Microsoft online store. Visit <https://aka.ms/mastercardbenefits> for full Terms and Conditions.
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. 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.

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