EDWARD JONES BUSINESS PLUS MASTERCARD®

Enjoy everything it has to offer.

With the Edward Jones Business Plus Mastercard[®], additional rewards are in store for all your hard work. From **enhanced account protection, travel conveniences and special discounts for business cardholders**, it's just one more way Edward Jones is helping you build a better future.





The business card to carry.

The Business Plus Mastercard not only lets you earn unlimited cash back¹, it offers savings and smarter ways to manage expenses.

Mobile Receipt Management

Digital capture and categorization of business receipts using a smartphone's camera, for efficient record keeping. Download the Mastercard Receipt Management app from the <u>App Store</u> or <u>Google Play</u>. Use the Edward Jones Business Plus Mastercard to activate the mobile app.

Easy Savings Program

This is a merchant rebate program to help cardmembers save on everyday business expenses, including Alibaba, Dropbox and more. Go to **<u>easysavings.com</u>** to register in the program. Click on View All Offers to see a list of current merchant rebates available.

Business Mastercard Offers

Save with special discounts and deals for you and your business through a variety of offers, including productivity, sales and customer support management; payroll, accounting and tax solutions; shopping, entertainment and more.* Find your favorites at <u>mastercard.us/businessoffers</u>.

 Certain terms, conditions and exclusions apply.
Please visit <u>mastercard.us/businessoffers</u> for further details and full terms and conditions.



Edward Jones Business Plus Mastercard[®] Benefits and How to Redeem



Protection for Your Security

Peace of mind.

Assistance, assurance and security are added protection benefits of the Business Plus Mastercard.

Enhanced ID Theft Protection

Provides cardholders with ID Theft Resolution Services and Alerts by monitoring the surface, dark and deep web. Services provided are on a 24-hour basis and include lost wallet assistance, single bureau credit monitoring, financial account takeover, URL and domain monitoring, 365 days a year. In order to receive these services, you must enroll at **mastercardus.idprotectiononline.com/**. No monetary reimbursement is associated with this benefit. Call 1-800-Mastercard (1-800-627-8372) if you believe you have been a victim of Identity Theft.

Zero Fraud Liability

Zero fraud liability for unauthorized transactions. Cardmembers must notify Elan Financial Services promptly of any unauthorized use (call the number on the back of your card). Certain conditions and limitations may apply. Visit **mastercard.us/zeroliability** for more information.

Mastercard Global Emergency Services

Provides 24/7 customer assistance with lost and stolen card reporting, emergency card replacement, locating ATMs, as well as help with account-related questions. In the United States and Canada call 1-800-Mastercard (1-800-627-8372). For country-specific toll-free telephone numbers, visit **mastercard.com** or call the United States collect at 1-636-722-7111.

Free Spend Analysis Tool

This free online tool can help you track expenses. Go to <u>edwardjonescreditcard.com/login</u> > Services > Information > Spend Analysis to generate your spend analysis report.

Free Credit Score² by TransUnion[®]

Easily track your credit score to stay informed! Access your free credit score through TransUnion and take advantage of other resources that can help you plan for your financial goals. Visit **edwardjonescreditcard.com/login** > Services > Information > Free Credit Score to sign up.

Extended Warranty

Doubles the original manufacturer's (or store brand) warranty up to a maximum of 12 months on most items you purchase with your card. Call 1-800-Mastercard (1-800-627-8372). You must report a claim within 60 days of the failure or the claim may not be honored.

Purchase Assurance

Provides coverage for most new items purchased with the eligible card that are damaged or stolen within 90 days of the date of purchase, up to \$1,000 per claim. Visit **mycardbenefits.com** or call 1-800-Mastercard (1-800-627-8372) to open a claim. You must report the claim within 60 days of the loss or the claim may not be honored.



Travel is back.

It's time to start traveling again. You'll be ready with these exclusive benefits from your Business Plus Mastercard.

Travel

No Foreign Transaction Fees³

Edward Jones Business Plus cardmembers pay no foreign transaction fees when making purchases or getting ATM advances outside the U.S.

Extra Bonus & Savings

All cardmembers earn 4 Bonus Loyalty Points[®] above their regular earning on prepaid hotel and car rentals booked directly through the Edward Jones Travel Rewards Center! To make reservations, visit <u>edwardjonescreditcard.com/login ></u> <u>Rewards > Link to Rewards > Travel</u>.



Edward Jones Business Plus Mastercard[®] Benefits and How to Redeem



Travel Benefits continued

Mastercard Airport Concierge (Discount)⁴

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide, 24/7/365. There are also certain airports where customers can be expedited through the security and/or immigration process. To reserve services, visit **mastercard.globalairportconcierge.com**.

Travel Accident Insurance with Trip Cancellation

Provides accidental death and dismemberment insurance for accidents that occur aboard a Common Carrier when tickets are purchased with an eligible card. Coverage is available up to \$200,000. Protects the cardholder against non-refundable payments and deposits if a trip is interrupted or discontinued for covered reasons. Coverage is available up to \$1,500 per incident. Cardmembers can call 855-307-9247 for questions or to file a claim.

MasterAssist⁵

Arranges emergency roadside assistance and provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost/stolen travel documents and luggage. Also provided are referrals to a network of physicians, arranging hospital transfers, and referrals to attorneys, local embassies and consulates. This benefit is designed to assist you or your travel companions when you're traveling 50 miles or more from home. For services, call 1-800-Mastercard (1-800-627-8372).

MasterRental Insurance

Coverage for physical damage and theft to most rental vehicles with an MSRP that does not exceed \$50k when you rent a vehicle for 31 consecutive days or less. The cardholder must pay for the entire rental transaction with the eligible Mastercard card and decline the Collision Damage/Loss Damage Waiver coverage offered by the rental car company. Coverage is in excess of any other applicable insurance. Visit **mycardbenefits.com** or call 1-800-Mastercard (1-800-627-8372) to open a claim (within 60 days of the loss).



& Value

Experience the extraordinary.

Access exceptional experiences with the Business Plus Mastercard.

Shop Amazon.com and pay with Loyalty Points®

Enroll your card at **<u>amazon.com/elanfinancial</u>**. Proceed to checkout and redeem available Loyalty Points for your purchase.

Earn Mall

Earn up to 15X Loyalty Points[®] at the Earn Mall. Shop at over 1,100 online stores - from Best Buy, Home Depot, Chewy and more. Check out using your Edward Jones Mastercard and automatically earn points. Visit edwardjonescreditcard.com/login > Rewards tab > Manage Rewards > Earn Mall.

Priceless[®] Cities Offers & Experiences⁴

Priceless Cities is a program available exclusively to Mastercard cardmembers and provides access to unforgettable experiences in the cities where they live and travel. Learn more at **priceless.com**.

Mastercard Golf Privileges⁴

Provides discounted access to golf courses, complimentary grounds passes for PGA Tournaments, and access to domestic and international golf travel packages. Learn about Priceless Golf packages and exclusive golf offers at **priceless.com/golf** or call 1-866-805-3300.



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- Account must be open and in good standing to earn and redeem rewards and benefits. Loyalty Points[®] are based on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn Loyalty Points[®], such as Balance Transfers, Cash Advances, and purchases of cash convertible items. Refer to your Cardmember Agreement for additional information. Loyalty Points[®] may be redeemed for airfare (subject to the maximum ticket prices and redemption schedule set forth in the Reward Program Rules), Edward Jones Loyalty Invest[™], gift certificates merchandise, charitable donations, or cash back in the form of a statement credit. Please refer to your Rewards Program Rules for additional information. You may not redeem Points, and you will immediately lose all your Points, if your Account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Loyalty Points[®] expire five years from the end of the calendar quarter in which they are earned.
- 2. Free credit score access, Alerts and Score Simulator through TransUnion's CreditView[™] Dashboard are available to Elan Online Access customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. Free credit score access is not available in the Mobile App. The free VantageScore[®] credit score from TransUnion is for educational purposes only and not used by Elan Financial Services to make credit decisions.
- 3. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.
- 4. Cardmember is responsible for any service(s) purchased.
- 5. Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by Warranty Guard, an AIG company. Policy provides secondarycoverage only. Cardmembers can refer to their Guide to Benefits for details.

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