

# Why Use the American Express Corporate Card Program?

## Obtain Corporate Liability

Eliminate the need to personally guaranty card accounts, removing the possibility of innocently harming your credit by using “bank issued” cards. Program is 100% corporate liability based. There is NO personal guarantee needed. We do not report spending activity to a Credit Bureau.

## Earn up to 2% back on all your spend

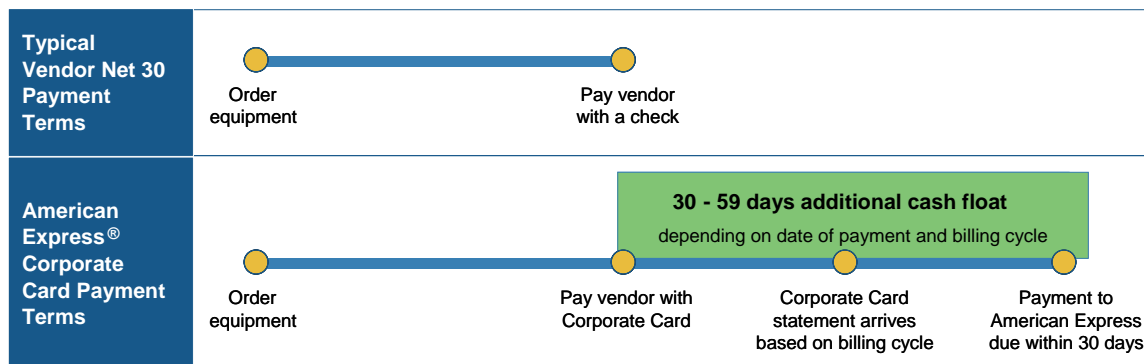
Through the Membership Rewards® program you’ll earn one point for every dollar that you spend. There is no limit to the amount of points you can earn and points have no expiration date. You’ll have access to over 2.5 million products and vendors for reward point redemption, including airlines, hotels, car rental, televisions, golf clubs, vacation packages, gift cards and cash to name a few.

## Credit Limit

Credit limits are based off the strength of your financials. AMEX will consider up to 30% of your companies annual sales revenues as a credit limit. Divide by 12 to determine how much supplemental cash this would be for your company each month. Additionally, credit limits are “OPEN” meaning they refresh with payment. Pay part or whole at anytime and the funds refresh for your use. **No interest expense, No collateral required**

## Increase cash flow when paying your vendors with your Corporate Card

Your vendors are paid on time or even earlier because we pay the vendor within 3 to 4 days after the transaction goes through. Your company pays AMEX 30 to 59 days later. Choose a monthly cut date based on cash flow and vendor payment schedule.



## Review expenses immediately online and receive monthly reports

Easily access account information and charge data online during the month. You can receive excel format downloads 48 hours after your cycle closes. You’ll receive card member activity and industry spending reports in excel and PDF format monthly.

## Decrease the number of checks cut

Utilize the Corporate Card as a form of payment as an alternative to cutting checks to vendors. Charge as you purchase or combine invoices to a single charge authorization form.

“A 5% reduction in operating costs has the same P&L impact as a 30% increase in sales.”-CFO Magazine May 2007