



LOCAL SERVICE

Local customer support with afterhours live agent access. Montana service for our Montana customers!



FLEXIBILITY & CONTROL

Robust card management and employee expense tracking tools.



GREAT REWARDS

Both business cards feature rewards – 1.5 points everywhere, with extra ways to earn more!

DISCOVER THE STOCKMAN DIFFERENCE



OUR MISSION

Stockman Bank is a Montana-born company, built on western values, focused on creating long-standing relationships through integrity, expertise and results.



Stockman Bank
Montana's Brand of Banking

stockmanbank.com

Your **journey.**
Your **card.**
Your **way.**



BUSINESS
CREDIT CARDS

stockmanbank.com

Bring Montana with you, wherever you go with your new Stockman Bank business credit card!

OFFERING VALUABLE BUSINESS BENEFITS:



OPERATIONAL EFFICIENCY

- **Local Service and Credit Decisions**
We understand the unique needs of Montana business owners
- **Online SpendTrack Card Management**
Make payments, view transactions/statements, manage employee cards, change employee card limits, submit expense reports & more with a single sign-on
- **Discounts on Business Services**
Adobe, Microsoft Advertising, Intuit QuickBooks, Salesforce Essentials & More
- **Mastercard Easy Savings**
Automatic rebates on business spending, including participating hotels, gas stations, business & marketing services, and restaurants
- **Mastercard Receipt Management**
Lets you digitally capture business receipts with your smartphone, and categorize, manage and delete them for efficient record keeping

SECURITY & PROTECTION

- **Zero Fraud Liability** and Mastercard ID Theft Protection™
- **Mastercard Secure Code** for safer online purchasing
- **Lost/Stolen Card Reporting** and emergency card replacement
- **Discounts** on McAfee protection and Stride Health
- **MasterRental Travel Assistance** and Travel Accident insurance
- **Mastercard Global Service™** for legal and medical referrals worldwide
- **MasterLegal Referral Assistance**



**Mastercard®
Business
World Elite
Card**
\$0 Annual Fee



**Agriculture
Mastercard®
Business
World Elite
Card**
\$0 Annual Fee



1.5 Points
per \$1 spent on purchases

**On farm and ranch
supplies with no limit
on points earned**

2 points
per \$1 spent on purchases



Redeem Points
for cash, gift cards, and travel

	BUSINESS WORLD ELITE	AGRICULTURE BUSINESS WORLD ELITE
Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	Your APR will be 18.24% to 22.74% (a) Based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.	Your APR will be 18.24% to 22.74% (b) Based on your credit worthiness. This APR will vary with the market rate based on the U.S. Prime Rate.
APR for Balance Transfers	Your APR will be the standard APR for purchases and will be 18.24% to 22.74% (a) based on your credit worthiness. This APR will vary with the market rate based on U.S. Prime Rate.	Your APR will be the standard APR for purchases and will be 18.24% to 22.74% (b) based on your credit worthiness. This APR will vary with the market rate based on U.S. Prime Rate.
APR for Cash Advances	22.74% This APR will vary with the market rate based on the U.S. Prime Rate.	
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your <i>entire</i> balance (purchases, cash advances, and balance transfers) by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore.	
Fees		
Annual Fee	None	
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	
Penalty Fees	<ul style="list-style-type: none"> • Late Payment • Returned Payment 	
Other Fees	<ul style="list-style-type: none"> • Statement Copy • Rush • Card Replacement 	
	<ul style="list-style-type: none"> • Either \$5 or 3% of the amount of each transfer, whichever is greater. • Either \$10 or 5% of the amount of each cash advance, whichever is greater. • None 	<ul style="list-style-type: none"> • \$5 • \$35 for rush delivery • \$5 will be charged to Your Account for each replacement Card that is issued to You for any reason.

The information and rates contained in this disclosure are accurate as of 12/1/2024 and are subject to change thereafter. To find out what may have changed, call us at 833-770-6070 or email us at creditcardservice@stockmanbank.com.

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new cash advances) (excluding new purchases and balance transfers). See Your Account Agreement for more details.

Variable Rate Information:

The ANNUAL PERCENTAGE RATE may increase in the future. The ANNUAL PERCENTAGE RATE is subject to change on the on the first day of the month to reflect any change in the Index and will be determined by the U.S. Prime Rate as published in the "Money Rates" column of the Wall Street Journal as of the 10th day of the prior month (or the last publishing day before the 10th if applicable), to which We add a margin. The ANNUAL PERCENTAGE RATE will never increase by more than 24.99 % at any periodic rate adjustment. Any increase in the ANNUAL PERCENTAGE RATE will result in an increase in the amount of interest You will pay, may increase Your minimum payment, and may increase the number of payments to pay off Your balance. If the Index is no longer available, Stockman Bank of Montana will choose a new index which is based upon comparable information.

Margins:

(a) Purchases will be charged at 10.49-14.99% above the Index. Balance Transfers will be charged at 10.49% -14.99% above the Index. Cash Advances will be charged at 14.99% above the Index.

(b) Purchases will be charged at 10.49% -14.99% above the Index. Balance Transfers will be charged at 10.49% -14.99% above the Index. Cash Advances will be charged at 14.99% above the Index.

You must be a Stockman Bank customer to apply. Member FDIC.