

Offerings	Credit Card		
	Capital One Spark Card	BofA Business Advantage Card	Chase Ink Business Unlimited Card
Payment Terms	30 day pay period, pay bill in full	30 day pay period	30 day pay period
Annual Fee	\$150	\$0	\$0
Cash Back Advantage	2%	1.5% ** Possible up to 2.62%	1.5%
Promotion	\$1,200	\$300	\$750
Cash Back	\$6,000	\$4,500	\$4,500
<b>Total Annual Savings †</b>	<b>\$7,050</b>	<b>\$4,800</b>	<b>\$5,250</b>

† Total annual savings calculated based on \$300,000 annual spend, and includes current promotions. Check if promotions are still available.

### Additional Considerations

- When discussing line of credit and spending habits keep in mind:
  - Periods of elevated vaccine spend (flu, price increases)
  - Opportunities for partial payment throughout the month



**Important Disclosure:** This information was compiled on 3/29/2024. Please be advised to visit or call the financial group you are considering to confirm current offers and terms and conditions of the above credit cards.



# Credit Card Options for Your Practice

## Why use a credit card to purchase your vaccines?

- Utilizing a credit card can free up cash flow for your practice and provide cash back benefits.
- Automatic payment can be set up for vaccine vendors, helping you take advantage of prompt pay discounts



See table for a breakdown of savings for three different credit card options

**For excellent cash back rewards at all levels of spend:**

**Capital One Spark 2% Cash Plus Card**



**Terms:**

- 2% Unlimited cash back (no category requirements)
- \$150 annual fee

**Stipulations:**

- Must pay in full every month, not permitted to pay a minimum balance

**Promotions:**

- Currently, there is a promotion for up to \$1,200 cash back bonus, see terms

**Contact:**

- See Capital One's website [Here](#)
- Call Capital One Business Customer Service 1-800-867-0904

**For great cash back rewards at high levels of spend:**

**Bank of America Business Advantage Unlimited Cash Rewards Card**



**Terms:**

- 1.5% Unlimited cash back (no category requirements)
- No annual fee
- Regular, 30 day pay period

**Stipulations:**

- **This card is best for practices with high spend**

**Promotions:**

- **POTENTIAL UP TO \*\*2.62% cash back on all purchases with Preferred Rewards for Business** (see program info [Here](#))
- Two ways to qualify: Open and retain a savings account with BofA or an investment account with Merrill Lynch
- Pre-enroll by making a deposit of \$20,000 or more into a savings or investment account. Must have a 3-month combined average daily business balance of \$20,000 or more to receive additional cash back.
- Current promotion for up to \$300 cash back, see terms

**Contact:**

- See Bank of America's website [Here](#)
- Call Bank of America's Business Customer Service 866-283-4075

**For favorable cash back rewards and no fees:**

**Chase Ink Business Unlimited Card**



**Terms:**

- 1.5% Unlimited cash back (no category requirements)
- No annual fee
- Regular, 30 day pay period

**Stipulations:**

- Must pay the minimum due by the payment due date

**Promotions:**

- Currently, there is a promotion for up to \$750 cash back bonus, see terms

**Contact:**

- See Chase website [Here](#)
- Call Chase Business Customer Service 1-800-242-7338



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