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BUSINESS CREDIT CARD BENEFITS



By Anthony Pomponio, Chief Lending Officer, Riverfront FCU

As any small business owner can tell you, a business can host a significant amount of financial transactions on a monthly basis. In many cases, the transactions often exceed the current cash balance the business has on hand. For this reason, having a business credit card can ease the working capital requirements for any business.

Some of the primary benefits include:

- **Separating personal and business expenses** – not only will this keep the IRS happy, it helps save time for record keeping. Most of the time, your bookkeeper simply downloads the transactions from the credit union website, making record keeping a breeze!

- **Access to Cash Flow** – having sufficient cash flow is important to any business. However, some start-up businesses may not yet qualify for a working capital line of credit. Business credit cards can fill in the gap between start-up and full operations. Also, in some cases, obtaining a business credit card is easier to obtain than a traditional business loan. For established businesses, having a business credit card and a business line of credit often work in tandem to reduce stress on cash flow.

- **Reward Points** – many business credit cards now offer rewards! These rewards can be used for office equipment, gas or cash back!

- **Boost the business credit rating** – having a business credit card is like a personal credit card in terms of boosting a credit rating. Paying off the balance regularly increases the business rating, especially for startup businesses. Once established, getting a business line of credit or other commercial loan will be easier – particularly if you go back to the credit union that offered you the business credit card!

- **Control of employee spending** – many credit unions offer business owners the flexibility to create sub accounts for employees. The ability to do this will help manage expenses, control spending limits and monitor spending habits.

So, apply today for a business credit card from your local credit union!

Riverfront Federal Credit Union specializes in commercial lending. For more information, please call Anthony Pomponio at 484.345.4160 and we can discuss your business needs with the goal of improving cash flow and making your business a success!

FACE

by

Thomas E. Young, MD

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