Business Credit Card Best Practices

A quick reference summary of the essentials:

Choose the Card That Fits Your Business

UFCU offers business credit cards[1] with no annual fee; other fees may apply, including a Great Rate card, a Cash Back card, and a Travel & Rewards card.

- Choose a low rate card if you occasionally carry a balance
- Choose cash back for predictable monthly spend
- Choose rewards[2] if you travel regularly

Set Clear Rules for Authorized Users

Before making a charge, be clear on how it will be repaid:

- Identify the cash inflow that will cover the charge
- Know your statement cycle and due date
- Aim to pay routine operating spend in full each month to avoid interest

Use Your Card as a Visibility Tool

A business credit card can help you track spending, manage categories, and identify trends early. Review transactions weekly and cancel unused subscriptions. Use spending data to update budgets and negotiate with suppliers.

Compare business credit cards and choose the UFCU card that's right for you.

[1]UFCU Business Credit Cards subject to credit eligibility. Certain restrictions apply. Rate subject to your credit eligibility and risk score.
[2]Rewards program terms and conditions apply.