



SHARE THE BENEFITS

GROUP REBATES FOR MISBO

First American Equipment Finance and its parent, City National Bank, are pleased to extend a Group Rebate Program to MISBO.

This program will allow each enrolled member to benefit from higher rebates based on the enrolled Group's collective annual spend. Enrolled members also benefit from waived minimum spend requirements.



How it Works

1. ADD MEMBERS

Throughout the year, members enroll via a simple sign-up document when they switch to a CNB Card or AP Program.

2. SPEND NORMALLY

Spend as you normally would throughout the year and take advantage of the benefits of a City National Bank Card Program.

3. RECEIVE REBATE

Enrolled members will enjoy the return of a larger annual rebate and are able to reinvest these savings into their business.

A Card Program That Offers **STRATEGY & TOOLS**

CAPABILITIES

Leverage state-of-the-art tools and turn your card into a “value-add” asset for your business.

ONLINE & MOBILE

Your dedicated implementation team will customize your member’s Commercial Card Online platform and onboard their cardholders.

STREAMLINE EXPENSES

Faster expense reporting with mobile receipt attachment and automatic approval routing.

SOFTWARE INTEGRATION

Integrate your accounting software for quick and accurate reconciliation.

SERVICE

Enjoy a simple and modern card experience, unmatched by our peers.

NO MIDDLE MEN

Direct access to your Product Specialist and City National Bank for day-to-day questions, or issues of suspected fraud.

TRAINING & IMPLEMENTATION

Your dedicated implementation team will customize your Commercial Card Online platform and onboard your cardholders.

SAFETY & SECURITY

Real-time account management ensures cards are only used as permitted and fraud is detected quickly.



YOUR PRODUCT SPECIALIST

BEN JACOBS | 585.643.3369

Ben’s mission is to help organizations across the country understand how they can benefit from the City National Bank’s Commercial Card and Commercial AP programs. He enjoys working with clients on program implementation and hearing how they have benefited from the solutions – like how quickly they were able to close their books that month, or how they are now easily making purchases that previously gave them trouble.

Ben earned his bachelor’s degree in Mathematics from The College at Brockport. He currently resides in Bloomfield, NY with his wife, daughter, and two dogs.

Earn More

ENROLLED MEMBER BENEFITS

Leverage the power of connection. Each member earns an annual rebate in accordance with the elevated Group Rebate rates in the schedule below.

NO FEES

There is no cost to a MISBO member to participate in the Group Rebate Program.

LIMITED RISK

Remove risk from card holder's personal credits with 100% corporate liability.

CYCLE TIMES

Give yourself time with our 30-day billing cycle and 25-day grace period (additional billing cycles available).

PAYMENT OPTIONS

Manual and automatic payment options available, choose the option that suits your organization best.

Group Rebate Example*

LTI/VPP Transactions earn 0.40%

GROUP SPEND	REBATE RATE
\$1,000,000	0.83%
\$2,000,000	0.90%
\$4,000,000	1.00%
\$6,000,000	1.05%
\$10,000,000+	1.15%

*Not a formal proposal

*50 card limit per school

MEMBER 1	MEMBER 2	MEMBER 3
\$1,000,000	\$700,000	\$300,000
Cumulative Group Spend \$2,000,000		
Group Rebate Rate 0.90%		
Rebate Received		
\$9,000	\$6,300	\$2,700

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