

Truist's Visa Infinite launch sets new super-regional standard for premium small business cards

New card modernizes small business banking through simplicity, speed, and safety — across high-growth markets

CHARLOTTE, N.C., Oct. 2, 2025 /PRNewswire/ -- Truist Financial Corporation (NYSE: TFC) today announced the launch of its Truist Business Premium Visa Infinite card, a premium credit card designed for small businesses with meaningful annual spend. The new offering positions the bank as the first super-regional to introduce a Visa Business Infinite product — expanding access to high-value financial tools built for simplicity, scale and growth.

Headquartered in the Southeast — one of the nation's fastest-growing economic regions — and with a strong presence in the country's top growth markets, Truist is uniquely positioned to support entrepreneurs where business momentum is accelerating. The launch underscores the bank's purpose-driven commitment to innovation and relationship banking, aligning with its strategy to modernize payments, advance digital tools and deepen connections with business owners in key markets.

Available exclusively through Truist branches and business banking teams, the card delivers 2% unlimited cash back with an additional 10% loyalty cash bonus, an offer to earn a \$1,000 welcome bonus, and unsecured credit lines from \$15,000 to \$100,000 for approved clients. It integrates seamlessly with Truist's approach to small business, combining practical advice and full-scale capabilities with digital-first features, designed to help entrepreneurs optimize cash flow and make smarter financial decisions.

"This card is designed for business owners who want premium benefits without the hassle," said Chris Ward, Truist Head of Enterprise Payments. "It's built around simplicity, speed and safety — delivering straightforward rewards, strong protections and seamless integration with our clients' existing Truist relationships. We're focused on helping small businesses grow with confidence and control — and this card is a powerful step in that direction."

With nearly 80% of small businesses using credit cards to manage operational expenses — and nearly half relying on cash-back rewards to reinvest in their business¹ — the Truist Business Premium Visa Infinite card offers a strategic solution for entrepreneurs seeking to maximize value and streamline financial management.

"Visa, a world leader in digital payments, is pleased to collaborate with Truist to deliver a new solution that meets the evolving needs of small businesses," said Denise Press, Head of Small Business, NA, Visa Commercial Solutions. "This new card reflects our shared focus on enabling smarter, more efficient ways for businesses to manage spend and reinvest in growth, ultimately helping businesses to thrive."

Key benefits of the Truist Business Premium Visa Infinite card:

- 2% unlimited cash back on all purchases
- 10% loyalty cash bonus when cash rewards are redeemed into an eligible Truist Business Deposit account
- \$1,000 welcome bonus in cash-back rewards after spending \$15,000 in eligible purchases within the first 90 days of account opening
- No foreign transaction fees²
- Visa Infinite benefits including 24/7 concierge service, trip delay coverage, auto rental protection and price protection, and more
- Unsecured credit lines from \$15,000 to \$100,000
- \$299 annual fee, waived the first year and in future years with more than \$100,000 in qualifying spend²

Learn more: For more information, visit Truist.com/BusinessPremium. Premium cards are subject to credit approval.

¹ Source: Visa U.S. Small Business Pulse Report, conducted in partnership with The Harris Poll, July 2024.

² Purchase APR and Balance Transfer APR are 16.24%-25.24%; Cash Advances APR and Cash Advances Overdraft Protection Transfer APR are 28.24%; Penalty APR is 29.15%. APRs will vary with the market based on the Prime Rate. Purchase APR and Balance Transfer APR are based on your creditworthiness. No Minimum Interest Charge. Annual fee: \$299 waived first year and waived in subsequent years if program spend is equal to or greater than \$100,000 per year. Balance Transfer Fee: \$10 or 4% of balance transfer amount, whichever is greater. Cash Advance Fee: \$10 or 4% of cash advance amount, whichever is greater. Cash Advance Fee for Overdraft Protection Transfer: 4% of each advance (\$10.00 minimum, \$75.00 maximum) for each checking account that receives an Overdraft Protection Transfer on the same day. Late Payment Fee: up to \$39. Returned Payment Fee: up to \$39. No Overlimit Fee. The Prime Rate used to determine your APR is a variable rate announced by Truist Bank from time to time as the Prime Rate and is subject to change periodically. The Prime Rate is

currently 7.25% as of Sept. 18, 2025; however, the Prime Rate is subject to change.

About Truist

Truist Financial Corporation is a purpose-driven financial services company committed to inspiring and building better lives and communities. Headquartered in Charlotte, North Carolina, Truist has leading market share in many of the high-growth markets in the U.S. and offers a wide range of products and services through wholesale and consumer businesses, including consumer and small business banking, commercial and corporate banking, investment banking and capital markets, wealth management, payments, and specialized lending businesses. Truist is a top-10 commercial bank with total assets of \$544 billion as of June 30, 2025. Truist Bank, Member FDIC. Learn more at [Truist.com](https://www.truist.com).

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