



U.S. Bank Business Shield™ Visa® Card Offers Intro 0% APR for up to 18 Billing Cycles

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New business credit card offers rewards and access to Spend Management platform to monitor, track, and control spending

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank, a leading provider of payment services and solutions, today announced a new business credit card designed to help small business owners navigate fluctuations in finances and resources: the [U.S. Bank Business Shield™ Visa® Card](#).

The U.S. Bank Business Shield™ Visa® Card offers small business owners a new solution for navigating expected and unexpected expenses.

This new business credit card offers a **0% introductory APR on purchases and balance transfers for 18 billing cycles** when applying at **any U.S. Bank branch** and 12 billing cycles when applying in **digital channels** – all with no annual fee. Plus, cardholders can enjoy a suite of benefits to help navigate the foreseen - and the unforeseen - needs of

their small business.

“The Business Shield Visa card is designed to help business owners navigate the unpredictable financial and resource challenges that come with running a small business,” said Anthony Merola, head of Bank Brand and Small Business Cards at U.S. Bank. “Featuring an industry-leading 0% extended introductory APR on purchases and balance transfers, and access to Spend Management, our expense management platform, this card is a transformative solution for both new and seasoned business owners looking to safeguard their business from the unexpected.”

With [Spend Management](#), part of the comprehensive suite of business solutions that is earning U.S. Bank accolades as [best bank for small business owners](#), businesses can drive down costs, reduce manual work, and save time through the use of robust card controls, integrated accounting, intuitive receipt capture, and more – all within a single, easy-to-use dashboard.

The card – which has a sleek, translucent design – also offers:

- **Purchase Security:** When you use your card, your purchases are protected if an item is stolen or damaged.
- **Extended Protection:** Get an extra year on eligible warranties – automatically – when you use your card.
- **Rewards on prepaid travel:** 5% cash back on air, hotel and car reservations booked directly in the Travel Center when you use your card.
- **Annual statement credit:** \$50 annual statement credit with \$5,000 booked in the Travel Center when you use your card.
- **Pay over time:** \$0 fee [ExtendPay®](#) Plan annually, available after introductory APR period.
- **Additional protection benefits:** zero fraud liability, auto rental collision insurance and cell phone protection.

To learn more about the Business Shield card, visit usbank.com/businessshield.

About U.S. Bancorp

U.S. Bancorp, with approximately 70,000 employees and \$692 billion in assets as of December 31, 2025, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of Fortune's most admired superregional banks. Learn more at usbank.com/about.

Disclosures:

The creditor and issuer of this card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc., and the card is available to United States residents only.

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