

Bank of Utah Pinnacle Business Card

Simplify business spending with integrated expense management tools designed to help your business operate at its pinnacle. Work with an established community bank that understands business and blends long-term strength with modern technology.

Apply Now

Ready to apply or sign in? [Apply](#) | [Sign In](#) | [Card Agreement](#)
Looking for a personal card or legacy Elan account? [Learn More](#)

SPECIAL OFFERS

For eligible accounts opened October 1, 2026 through March 31, 2027¹

3.99%

Introductory Annual Percentage Rate (APR) on Purchases²

On eligible new purchases for the first six billing cycles after account opening.

Up to \$2,000

Bonus Cash Rewards³

Based on qualifying purchases in your first 60, 90 and 120 days.

Earn Up to 3% Cash Back on Qualifying Purchases⁴

- **3% cash back** on qualifying software, telecommunications and internet purchases
- **2% cash back** on qualifying fuel, shipping and office supply purchases
- **1.5% cash back** on other qualifying purchases

[View Disclosures & Special Offer Details](#)

Great Features Come Standard

Card Issuance & Program Management

Issue virtual cards instantly, request physical cards as needed and manage activation, status tracking and program settings from one centralized dashboard.



Card Controls & Spending Restrictions

Set spending limits and merchant restrictions by card, employee or department to maintain structure while keeping your team members moving.



Real-Time Transaction Oversight

View transactions as they post, route purchases through approval workflows and maintain a clear audit trail for ongoing visibility.

Reporting & Accounting Integrations

Access live dashboards, generate dynamic reports and sync transaction data with QuickBooks®, NetSuite® or Xero®.

Cash Back

Earn cash back on qualifying business purchases, automatically applied as statement credits to your account.

Card Support & Bank Expertise

Connect with dedicated card program support through the platform, backed by a Bank of Utah team that understands your business and is ready as needs arise.

BUILT-IN EXPENSE MANAGEMENT

Expense Reimbursements, All in One Place

Give your team members one place to manage card activity and submit expense reimbursements. Team members can upload receipts, request reimbursements and track status through the same secure portal, whether they have a Pinnacle business card or not.

Security You Can Count On

Built-in protection that keeps your business secure with 24/7 monitoring, real-time alerts and advanced safeguards.

- ✓ 24/7 fraud monitoring
- ✓ Instant alerts for unusual activity
- ✓ One-tap card lock and unlock
- ✓ EMV® chip and tokenized transactions
- ✓ Zero Liability Protection⁵

Why Bank of Utah?

Rooted in Utah for more than 70 years, Bank of Utah brings community bank strength and practical business insight to cardholders nationwide.

[Learn More About Us](#)

The Story in the Card

The topographic lines on the card trace **Kings Peak (13,528 feet)**, a Uinta Mountains icon representing steady progress, thoughtful planning and the climb toward what's next.

Manage Your Card in the Mobile App

Download the app to view transactions, set controls, make payments and get real-time alerts right from your phone.

Frequently Asked Questions

+ Who can apply for the Pinnacle Business Card?

+ Is there an annual fee or other ongoing fees?

+ What rates apply and how is interest calculated?

+ Can I issue cards to my team members?

+ How do I manage the card and get alerts?

+ How can I pay my credit card bill?

+ Can I use my card with mobile wallets?

+ Is my business eligible for Visa Zero Liability Protection?

+ How do I dispute a transaction?

+ Can I choose my monthly payment due date?

+ How does reporting to the credit bureaus work?

+ What should I have ready when I apply?

+ How do I check the status of my application?

Ready to Elevate Your Business?

Apply today for a business credit card designed to simplify spending, with practical tools and the strength of an established community bank.

Apply Now

Activate Your Card

Questions? We're here to help.

For card support, call [\(385\) 213-3373](tel:3852133373).

Card Support Hours: Monday–Friday, 6 a.m. to 6 p.m. MT

Want to learn more about the card or talk through what fits your business? Reach out to a business banker [here](#).

Looking for personal credit cards or updates on a legacy Elan account? [Learn More Here](#)

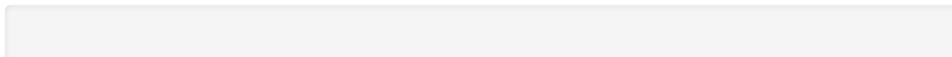
¹ **Offer dates and eligibility:** Offer period runs from October 1, 2026 through March 31, 2027. Offers are available for eligible new Pinnacle Card business accounts opened during that period, subject to credit approval. Existing Pinnacle Card customers may participate through a newly opened eligible account unless Bank of Utah states otherwise in writing. The account must remain open, active and in good standing when a benefit is earned and, when applicable, credited. The offer cannot be combined with another introductory offer, acquisition bonus, fee waiver, negotiated pricing arrangement or rewards promotion unless Bank of Utah permits it in writing. The Card Agreement, account-opening disclosures and Rewards Program Terms and Conditions control.

² **Introductory purchase APR:** A 3.99% introductory APR applies to eligible new purchases that post during the first six billing cycles after account opening. After the introductory period, the standard variable purchase APR of 15.74%–23.99% applies to remaining promotional purchase balances and new purchases, subject to the account-opening pricing terms and Card Agreement. Minimum payments are required. Failure to make required payments or comply with the Card Agreement may result in loss of the introductory rate and other consequences.

³ **Bonus cash rewards:** Eligible accounts may earn up to \$2,000 in cumulative bonus cash rewards based on qualifying net purchases after account opening: \$750 after spending at least \$7,500 within the first 60 days; an additional \$500 after spending at least \$15,000 within the first 90 days; and an additional \$750 after spending at least \$30,000 within the first 120 days. Each tier is earned separately and adds to previously earned tiers, up to \$2,000 total. Qualifying net purchases are eligible purchases minus returns, refunds, credits, disputed transactions and adjustments. Qualifying purchases by authorized employee cardholders on the same business account count toward the spending requirements. Balance transfers, cash advances, convenience checks, fees, interest, unauthorized or fraudulent transactions, person-to-person payments, wire transfers, money orders, traveler's checks, prepaid or cash-equivalent purchases, gambling transactions, tax payments processed as cash-equivalent transactions and other excluded transactions do not count. Each earned bonus is applied as a statement credit during the billing cycle immediately following its applicable qualification period. The account must remain open, active and in good standing when the reward is earned and credited. Unless otherwise stated, the promotional bonus is limited to one per approved business relationship, tax identification number and/or account. See the [full launch offer disclosure](#) for eligibility requirements, exclusions and additional terms.

⁴ **Cash-back rewards:** Eligible purchases earn 3% cash back when posted under the qualifying merchant category codes (MCCs) listed in the full launch offer disclosure for software/SaaS, telecommunications and internet purchases; 2% under the listed qualifying MCCs for fuel, shipping, office supplies and electric vehicle charging; and 1.5% on other qualifying purchases. SaaS refers to subscription-based, cloud-hosted software or online software services. Elevated rates depend on the transaction's qualifying MCC, rather than solely on the item or service purchased. Qualifying purchases posted under an MCC outside the listed elevated categories earn the standard 1.5% rate. Bank of Utah is not responsible for merchant classifications or how transactions are submitted. Returns, credits, reversals, disputes, cash-equivalent transactions, fees, interest, balance transfers, cash advances, unauthorized transactions and other transactions excluded under the Rewards Program Terms do not earn cash-back rewards. Reward rates, categories and eligibility may change as permitted by law and the applicable agreements. See the [full launch offer disclosure](#) for qualifying MCCs, exclusions and additional terms.

⁵ **Visa Zero Liability Protection:** Covers U.S.-issued cards only and does not apply to certain commercial card transactions or transactions not processed by Visa. Cardholders must notify Bank of Utah promptly of any unauthorized use. Consult Bank of Utah for additional details.



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