



Nav Prime® is a small business credit solution that lets you track your credit progress while simultaneously helping you build your business credit history.

How does Nav Prime deliver on this value?

Nav Prime provides access to financial and business credit-building tools that help build a small business owner's financial health profile.

What challenges does Nav Prime solve for SBOs?

- Provides the ability to build business credit history so you can improve access to financing and create new business connections with confidence
- Build, monitor, and leverage your credit standing for growth – all on Nav's app
- Use tools without typical big bank barriers, easily added to your day, to improve financial health

Nav Prime reasons to believe:

- Over 250K small business owners have built business credit history and managed their credit health with Nav Prime
- As SBOs unlock their credit potential with Nav Prime, they can accelerate their path to better financing options on Nav's platform, being 2x more likely to get approved for lending through Nav** to enable their growth goals

*Based on the aggregate cost of comparable individual products if purchased directly from credit bureaus, including applicable taxes.
**Compared to customers without Nav Prime who were approved for lending through Nav. All offers are subject to lender underwriting and approval, which does not include status as a Nav Prime customer. Individual results will vary.

Nav Technologies, Inc. is a financial technology company and not a bank. Banking services provided by Blue Ridge Bank, N.A., and Thread Bank, Members FDIC. The Nav Visa® Business Debit Card is issued by Blue Ridge Bank, N.A. or Thread Bank, and the Nav Prime Charge Card is issued by Thread Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa cards are accepted. See Cardholder Terms for additional details.

What's included

Nav Prime Card The only commercial credit-building charge card with no security deposit, no hard credit check, no personal guarantee, no typical lender requirements, and daily repayment for minimal risk of carrying a balance. The Nav Prime Card gives you a business tradeline where data is submitted to the **Small Business Financial Exchange (SBFE)**, who shares your tradeline data with the major business commercial credit bureaus. Use this card for everyday purchases you're already making to build business credit history.

Currently not available in CA, ND, SD, and NV. Requires approved Nav banking application and successfully linked bank account to repay outstanding card balances.

Nav Credit Health See the most comprehensive view of both business and personal credit all in one place – with access to 2 business credit reports and 2 personal credit reports. Nav's new Credit Health hub provides insights into credit trends, progress you're making over time, when Nav Prime tradelines were reported, and the factors impacting your scores most to guide you toward healthy habits. With real-time alerts, credit insights, and public record details at your fingertips, you can turn all your credit question marks into confident financial decisions.

Two Tradelines Nav Prime is the only solution in the market that offers up to two tradelines for business credit-building. Automatically gain one monthly tradeline with your Nav Prime payments. Unlock a second monthly tradeline once you're approved for the Nav Prime Card. Data from these tradelines is reviewed by the major business credit bureaus (Experian, Equifax, and Dun & Bradstreet). Demonstrating healthy payment history and keeping tradelines reporting over time are very influential factors to your business credit scores.

Nav Business Checking Bank smarter with Nav®, where you'll be guided to new financial opportunities to enable your business's goals. Effortlessly separate your business and personal financials with no monthly maintenance fees, no minimum balance, no credit checks, and unlimited fee-free domestic transactions. Having a business checking account is a typical lender requirement needed to get financing, and it's a barrier Nav removes. Automatically unlock access when approved for the Nav Prime Card as an added benefit.