

## Business Credit Card Disclosure

Effective Date: **06/14/2018**

Prime Rate: **5.00%\***

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>16.50%</b>  This APR will vary with the market based on the Prime Rate*
<b>APR for Cash Advances</b>	<b>21.50%</b>  This APR will vary with the market based on the Prime Rate*
<b>Penalty APR and When It Applies</b>	<b>20.50% for Purchases</b> <b>25.50% for Cash Advances</b> <b>Applicable 60 days after account becomes delinquent</b>
<b>Paying Interest</b>	Your due date is at least 26-days after the close of each billing cycle. We will not charge you any interest on purchases, balance transfers, or cash advances if you pay your entire balance by the due date each month. Revolving accounts accrue interest for balance transfers and cash advances on the transaction posting date.
<b>Minimum Interest Charge</b>	\$0.50
Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <b>Cash Advance:</b> <b>Foreign Transaction:</b>	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater <b>2.5%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <b>Late Payment:</b> <b>Returned Payment:</b> <b>Overlimit:</b>	<b>\$30</b> <b>\$30</b> <b>\$30</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

\* Your APR is based on the highest prime rate published in the *Wall Street Journal* “Money Rates” table plus a margin of 11.5 percent. We read the WSJ Prime rate on the 15<sup>th</sup> day of each month and any change in your rate will be reflected as of the 30<sup>th</sup> day of that same month.

If your Total Minimum Payment Due is not received by your Payment Due Date, a Late Payment Fee will be assessed. However, the Late Payment Fee will not exceed the total minimum payment that was due.

All account terms are governed by the Credit Card Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason.

**Billing Rights:** Information on your rights to dispute transaction and how to exercise those rights is provided in your account agreement.