



Interest Rates and Interest Charges

	Business Visa Credit Card	Business Visa Credit Card w/ Rewards
Annual Percentage Rate (APR) for Purchases, Balance Transfers or Cash Advances	10.25% This APR will vary with the market based on the Prime Rate	16.95% This APR will vary with the market based on the Prime Rate
Paying Interest	The due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	The due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50	If you are charged interest, the charge will be no less than \$.50
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore
FEES		
Annual Fee	None	None
Cash Advance	2% of the amount of each transaction. Maximum of \$100.00	2% of the amount of each transaction. Maximum of \$100.00
Balance Transfer	None	None
International Transaction	Up to 2% of each transaction in U.S. Dollars	Up to 2% of each transaction in U.S. Dollars
PENALTY FEES		
Late Payment	Up to \$25.00	Up to \$25.00
Overlimit Fee	Up to \$25.00	Up to \$25.00
Return Check Charge	\$15.00	\$15.00
Additional Card Fee	10 free - \$10.00 per card after	10 free - \$10.00 per card after

How we will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)". See your Account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights, is provided in your Account Agreement.

This information was current as of November 1, 2021. This information may have changed after that date. For current information, call us at 1-800-662-1788 or (435) 865-2331.