VISA Platinum *Business* Credit Card
Rate and Fees Disclosure Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**12.25%** Fixed.
APR for Balance Transfers	**6.99%** Introductory APR for 1st 6 months from account opening. After that, your Standard APR will be **12.25%** Fixed. Any outstanding balance on Balance Transfers at the introductory APR at the end of the 12th business cycle will revert to the standard APR of **12.25%** Fixed.
APR for Cash Advances	**12.25%** Fixed.
Penalty APR and When it Applies	**12.25%** Fixed The Penalty APR may be applied to your introductory APR if your payment is more than **30** days past the Payment Due Date or if your payment is returned for non-sufficient funds.
Paying Interest	Your 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. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$0**
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 http://www.consumerfinance.gov/learnmore
Fees	
Annual Fee	**$25**
Transaction Fees • Balance Transfers • Cash Advance • Foreign Transactions • Phone Payment Fee • Special Handling	 **2%** of the amount of each Balance Transfer (minimum fee: **$2** maximum fee **$100)** **2%** of the amount of each cash advance (minimum fee: **$2** maximum fee: **$100**) **$0** Payment by Phone fee up to **$10** if you speak to a live representative Pass Thru Up to **$25**
Penalty Fees Late Payment Over-the-Credit Limit	 Your account will be subject to a late fee up to **$15** if your minimum payment is not made within **15** days after the date the payment is due. **$0**

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.