



APPLICATION DISCLOSURES
BUSINESS PLATINUM VISA WITH REWARDS

INTEREST RATES AND INTEREST CHARGES			
Annual percentage rate (APR) for purchases	14.25% – 24.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. The index value plus the margin will equal the APR.		
APR for balance transfers	16.25% – 26.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.		
APR for cash advances	16.25% – 26.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.		
Penalty APR	3.0% above current Interest Rate. This APR may be applied when: • Your minimum monthly payment is more than 60 days late • You are in default of any other terms of the Agreement How long will the penalty APR apply? If your APR is increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.		
OTHER CARD TERMS			
Grace Period for repayment of purchase balance	25 days	Method of computing the balance for purchases	Average daily balance method (including new purchases)
FEES			
Annual fee	\$25 (for each card number issued)	Returned payment fee:	\$25
Foreign transaction fee:	Up to 1% of the U.S. dollar amount of the foreign transaction.	Card replacement fee:	\$5
Late Payment fee:	\$30 for balance >\$1,000 \$20 for balances \$100-\$1,000 \$10 for balances <\$100	Over-the-credit-limit fee:	\$25
		Minimum payment:	2% of the outstanding balance or \$10, whichever is greater.

The above rates and fees are current as of October 1, 2023.