



APPLICATION DISCLOSURES
Business Platinum Visa with Rewards

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	12.00% - 22.50% 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	14.00% - 24.50% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	14.00% - 24.50% 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 have more than one late payment in 12 months • 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 Fees	\$25 (for each card number issued)
Foreign transaction fee:	Up to 1% of the U.S. dollar amount of the foreign transaction.
Late payment fee:	\$30 for balance >\$1,000 \$20 for balances \$100-\$1,000 \$10 for balances <\$100
Returned item fee:	\$25
Card replacement fee:	\$5
Over-the-credit-limit fee:	\$30
Minimum payment:	2% of the outstanding balance or \$10, whichever is greater.

The above rates and fees are current as of November 1, 2022.