



**PREFERRED CASH BUSINESS VISA® APPLICATION AND SOLICITATION DISCLOSURE**

**Preferred Cash Business Visa Rates and Terms | EFFECTIVE: July 03, 2023**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
Annual Percentage Rate (APR) for Purchases	<b>0.00%</b> Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be <b>17.74% to 25.40%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be <b>17.74% to 25.40%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>17.74% to 25.40%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>FEES</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
Balance Transfer	<b>3%</b> of the amount of each transaction.
Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.
Foreign Transaction	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	<b>\$29</b>
Over-the-Credit Limit	<b>None</b>
Returned Payment	<b>\$35</b>
Returned Convenience Check	<b>\$35</b>

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

**How We Will Calculate Your Rate:** After any applicable introductory rate period ends, we will establish a margin of **9.49%** to **17.15%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in the Account Opening Disclosure provided to you if you open a credit card account under your Business Credit Card Agreement and Disclosure.

**Other Important Credit Card Terms and Conditions:** All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Business Credit Card Agreement and Disclosure and applicable law.

**SPECIAL NOTICE:** If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.



# VISA® BUSINESS PLATINUM APPLICATION AND SOLICITATION DISCLOSURE

Visa Business Platinum Visa Rates and Terms | EFFECTIVE: July 03, 2023

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<b>0.00%</b> Introductory APR for twelve (12) months from date of account opening when completed within ninety (90) days of account opening. After that, your APR will be <b>15.74% to 23.40%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>0.00%</b> Introductory APR for twelve (12) months from date of transfer when completed within ninety (90) days of account opening. After that, your APR will be <b>15.74% to 23.40%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	<b>15.74% to 23.40%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
FEES	
Annual Fee	None
<b>Transaction Fees</b>	
Balance Transfer	3% of the amount of each transaction.
Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.
Foreign Transaction	None
<b>Penalty Fees</b>	
Late Payment	<b>\$29</b>
Over-the-Credit Limit	None
Returned Payment	<b>\$35</b>
Returned Convenience Check	<b>\$35</b>

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

**How We Will Calculate Your Rate:** After any applicable introductory rate period ends, we will establish a margin of **7.49%** to **15.15%** based on your creditworthiness, and add this margin to the Prime Rate to determine your APR. Your APR and margin will be stated in the Account Opening Disclosure provided to you if you open a credit card account under your Business Credit Card Agreement and Disclosure.

**Other Important Credit Card Terms and Conditions:** All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Business Credit Card Agreement and Disclosure and applicable law.

**SPECIAL NOTICE:** If you pay your credit card balance in full each month, you do not pay interest on your purchases. This is called a grace period. Please note that once your 12-month 0% introductory purchase APR ends, you will pay interest on any purchases (including recurring automatic payments) unless you pay your entire balance (including both transferred balances and purchase balances) in full.