



BUSINESS VISA ACCOUNT OPENING DISCLOSURE

Business Visa Rates and Terms – EFFECTIVE: October 1, 2020

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.24% to 16.90% 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	9.24% to 16.90% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.24% to 16.90% This APR will vary with the market based on the Prime Rate.
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.

Fees	
Annual Fee	None
Transaction Fees	None
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$10.00 or 2.00% of the amount of each cash advance, whichever is greater. 1.00% of the transaction for multi-currency international transactions (transactions made internationally that require a currency transaction); 0.80% of the transaction for single currency international transactions (transactions made internationally without a currency transaction);
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment • Returned Convenience Check 	\$29.00 None \$35.00 \$35.00

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.