COMMERCIAL CARD PROGRAMS

Business Card

- No Annual Fee
- Annual Percentage Rate (APR) – 13.50%
- Introductory Offer - 0% interest first six months
- Balance Transfer Fee - 3%, with a minimum fee of $5
- Balance Transfer Rate – 3.50% for first six billing cycles
- Cash Advance Fee – 5%, with a minimum fee of $10
- Cash Advance APR – 15.50%
- Foreign Transaction Fee – 3% of US dollar amount
- Minimum Payment - $25 or 5%, whichever is greater
- $1 spent on purchases = 1 point reward

Purchasing Card

- $150 Annual Fee (not per card)
- Annual Percentage Rate (APR) – 12.50%
- Introductory Offer – 0% interest first six months
- Balance Transfer Fee – 3%, with a minimum fee of $5
- Balance Transfer Rate – 3.50% for first six billing cycles
- Cash Advance Fee – 5%, with a minimum fee of $10
- Cash Advance APR – 15.50%
- Foreign Transaction Fee – 3% of US dollar amount
- Minimum Payment - $25 or 5%, whichever is greater
- Tiered Cash Back Rewards based on monthly purchases – up to 1.4 points per dollar

All account terms are governed by the Business Cardholder Agreement. Account and Agreement terms are not guaranteed for any period of time. In accordance with the Agreement and applicable law, we may change them based on information in your credit report, market conditions, business strategies, or for any reason. The Annual Percentage Rates (APRs) stated above will adjust with changes in the Prime Rate which, as of April 15, 2016, is 3.50%.