## Business Visa Credit Card Interest Rates and Charges



| Annual Percentage Rates <br> for Purchases, Cash Advances, and Balance Transfers: 12.9\% |  |
| :---: | :---: |
| Annual Fee | None |
| Transaction Fees | Cash Advance Fee: None |
| Overlimit Fee | \$10.00 |
| Penalty Fee | - Late Payment Fee: 5\% of minimum monthly payment, or $\$ 15.99$, whichever is greater <br> - Overlimit Fee: $\$ 10.00$ <br> - NSF/Return Check Fee: \$5.00 |
| Other Fees | Foreign Transaction Fee: Up to $1 \%$ of the US dollar amount of the foreign Transaction |
| Grace Period for Purchases | Your due date is the $10^{\text {th }}$ of the month following the business cycle. We will not charge interest on current purchases if you pay the New Balance for Purchases by the due date each month. |
| Method of Computing Balances for Purchases | Average Adjusted Daily Balance (Including current transactions) |
| For Credit Card Tips from the Consumer Financial Protection Bureau | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www. consumerfinance.gov/learnmore |

