

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0% Introductory APR for first 9 billing cycles. After that, the APR is 16.50% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for first 9 billing cycles. After that, the APR is 16.50% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	0% Introductory APR for first 9 billing cycles. After that, the APR is 26.50% . This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. The interest charge on Cash Advances and Balance Transfers begins from the date you obtain your Cash Advance or Balance Transfer, or the first day of your billing cycle which it is posted to your account, whichever is later.
FEES	
Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Fees 	Either \$5.00 or 3.00% of the amount of each transfer, whichever is greater. Either \$10.00 or 4.00% of the amount of each transfer, whichever is greater. 3.00% of each transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit-Line Returned Payment 	\$39.00 \$39.00 \$35.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your Business Cardholder Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Business Cardholder Agreement.

Loss of Introductory APR: We may end your introductory APR and apply the Standard APR in the event you are in default. See your Business Cardholder Agreement for more details.

Disclosure Fees: Rush Card Fee - **\$30.00**.

How We Will Calculate Your Variable APRs: After your introductory period, we add a margin to the Prime Rate to determine your variable APR. Your interest is subject to change quarterly (January, April, July, October). An increase in the Prime Rate will cause an increase in your APR, the interest charge, and your minimum payment. The U.S. Prime Rate will be the rate in effect on the 15th day of the month prior to the calendar quarter as published in The Wall Street Journal. If The Wall Street Journal is not published for any reason, the Bank may use a comparable index and margin to determine its rate. APRs shown above are based on the **7.50%** Prime Rate. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin APR for purchases and balance transfers is **9.00%** and the margin APR for cash advances is **19.00%**.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies every customer. What does this mean for you: When you apply for credit, we will ask for specific legal entity information and information on all signers to include name, address, date of birth, and other information that will allow us to identify signers. We may also ask to see the signer's driver's license or other identifying documents.