

BUSINESS MASTERCARD

Annual Percentage Rate For Purchases	11.99%
Cash Advance APR (fixed)	11.99%
Annual Membership Fee	None
Grace Period for Purchases	25 Days*
Method of Computing the Balances for Purchases	Average Daily Balancing Including New Purchases*
Late Payment Fee	5% of Balance
Over the Limit Fee	\$15
Cash Advance Fee	None
Return Payment Fee	\$29

*A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of the statement. If you elect not to pay the entire New Balance shown only your previous monthly statement within the 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the date of posting of your account during the current billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days form the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchase posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

A Finance Charge will be assessed on cash advances from the date of cash advance, or the first day of the billing cycle in which the cash advance is posted, whichever is later, and will continue to accrue until payment in full is posted.