



Business Cash Back Visa Credit Card Disclosure

Annual Percentage Rate (APR) for purchases	11.9% – 17.9%
Other Annual Percentage Rates (APRs)	Balance Transfer APR: 11.9% – 17.9% Cash Advance APR: 11.9% – 17.9% Penalty APR: 18.0%, See explanation below*
Annual fee	None
Method of computing the balance for purchases	Average daily balance (including new purchases)
Grace period for repayment of the balance for purchases	25 days
Minimum interest charge	None
Transaction fee for purchases and cash advances	International transactions — 1% for ATM transactions 3% for all other transactions, calculated after the transaction has been converted to U.S. dollars
Late Payment Fee, Over-the-Credit-Limit Fee	\$25
Cash Advance Fee	None
Reward(s)	1% cash back on all purchases

*Penalty rate applies if any one of the following occur: your account becomes delinquent 30 days or more twice in a 12-month period, if no payment is received within 60 days from its due date, or upon an adverse evaluation of your creditworthiness.

The information about the costs of the cards described in this application is accurate as of 03/01/19. This information may have changed after that date. To find out what may have changed, write to us at PO Box 1208, East Lansing, MI 48826-1208.