



**APPLICATION DISCLOSURES**  
**BUSINESS PLATINUM VISA WITH REWARDS**

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual percentage rate (APR) for purchases</b>	<b>13.50% – 24.00%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate. The index value plus the margin will equal the APR.
<b>APR for balance transfers</b>	<b>15.50% – 26.00%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for cash advances</b>	<b>15.50% – 26.00%</b> depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Grace Period for repayment of purchase balance</b>	25 days
<b>FEEES</b>	
<b>Annual fee</b>	\$25 (for each card number issued)
<b>Transaction Fees</b> • Foreign Transaction Fee	Up to 1% of the U.S. dollar amount of the foreign transaction.
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to \$25 \$25
<b>Other Fees</b> • Card Replacement • Over-the-credit-limit	\$5 \$30

**How we Will Calculate Your Balance:** We use a method called "average daily balance" (including new purchases). See your account agreement for more details.

**Minimum payment:** 2% of the outstanding balance or \$10, whichever is greater.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Prime Rate:** The variable APRs above are based on the Prime Rate of 7.75% as of November 10, 2024.

We reserve the right to amend the OnPoint Credit Card Agreement as permitted by law.

The above rates and fees are current as of December 1, 2024.