

APPLICATION DISCLOSURES
BUSINESS PLATINUM VISA WITH REWARDS

INTEREST RATES AND INTEREST CHARGES	
Annual percentage rate (APR) for purchases	14.25% – 24.75% 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.
APR for balance transfers	16.25% – 26.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for cash advances	16.25% – 26.75% depending on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Grace Period for repayment of purchase balance	25 days
FEES	
Annual fee	\$25 (for each card number issued)
Transaction Fees • Foreign Transaction Fee	Up to 1% of the U.S. dollar amount of the foreign transaction.
Penalty Fees • Late Payment • Returned Payment	Up to \$30 \$25
Other Fees • Card Replacement • Over-the-credit-limit	\$5 \$25

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 8.50% as of November 10, 2023.

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

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