



## Business Credit Card - Interest Rates and Interest Charges

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| <p><b>Annual Percentage Rate (APR) for Purchases</b></p>         | <p>Business Platinum Visa with No Rewards Benefits: <b>12.25% to 18.00%</b>, based on the Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> <p>Business Rewards Visa Benefits: <b>14.25% to 18.00%</b>, based on Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> |
| <p><b>Annual Percentage Rate (APR) for Balance Transfers</b></p> | <p>Business Platinum Visa with No Rewards Benefits: <b>12.25% to 18.00%</b>, based on the Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> <p>Business Rewards Visa Benefits: <b>14.25% to 18.00%</b>, based on Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> |
| <p><b>Annual Percentage Rate (APR) for Cash Advances</b></p>     | <p>Business Platinum Visa with No Rewards Benefits: <b>12.25% to 18.00%</b>, based on the Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> <p>Business Rewards Visa Benefits: <b>14.25% to 18.00%</b>, based on Business credit worthiness; the APR will vary with the market based on the Prime Rate.</p> |
| <p><b>Penalty Pricing and When it Applies</b></p>                | <p><b>None</b></p>   |
| <p><b>Paying Interest</b></p>                                    | <p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.</p>  |
| <p><b>Minimum Interest Charge</b></p>                            | <p>If you are charged interest, the charge will be no less than \$0.00</p>   |



| <b>Business Credit Card Fees</b>  |  |
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| <b>Annual Fee</b>   | <b>None</b>  |
| <b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>ATM Cash Advance</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>  | \$10.00 or 2.00% of each cash advance, whichever is greater.<br>\$10.00 or 2.00% of each cash advance, whichever is greater.<br>1.00% of each foreign transaction in U.S. dollars. |
| <b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late payment</b></li> <li>• <b>Over credit limit</b></li> <li>• <b>Returned payment</b></li> </ul>  | \$10.00 when you are ten (10) or more days late in making your payment.<br>None<br>\$30.00 for each payment that is returned for any reason.                                       |
| <b>Other Fees</b> <ul style="list-style-type: none"> <li>• <b>Non-rush replacement card</b></li> <li>• <b>Rush 2-day replacement card</b></li> <li>• <b>International emergency replacement card</b></li> <li>• <b>Account research</b></li> <li>• <b>Statement copy</b></li> <li>• <b>Balance transfer stop payment</b></li> </ul> | \$ 7.00<br>\$35.00<br>\$70.00<br>\$25.00 per hour<br>None<br>\$30.00   |

**How we will calculate your balance:** We use a method called “average daily balance (including new purchases)”.

The information about the costs of the cards described above are current as of January 26, 2023. This information may have changed since that time. For the most current information, please visit [www.valleystrong.com](http://www.valleystrong.com), call us at (661) 833-7900 / (800) 221-3311, stop by any of our convenient branch locations, or write to us at Valley Strong Credit Union, Attn: Business Visa Department, P.O. Box 9506, Bakersfield, CA 93389-9506.