



The variable terms below reflect a Prime Rate of 7.50%, accurate as of 12/20/24.<sup>†</sup>

## Business Card Rate Sheet

	Business	Business Cash Preferred	Business Real Rewards	Smart Business Rewards
<b>Intro APR Purchases &amp; Balance Transfers</b>	0% for 18 billing cycles*	0% for 6 billing cycles*	0% for 6 billing cycles*	N/A
<b>Variable Go-To APR</b> Purchases & Balance Transfers (based on your creditworthiness)	16.99% to 25.99%	17.99% to 26.99%	18.24% to 27.24%	18.99% to 25.99%
<b>Annual Fee</b>	\$0			\$0 introductory annual fee for the first year; \$95 each year after that for Account Owners. \$0 for Authorized Employees.
<b>Foreign Transaction Fee</b>	3% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars, and 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.			\$0
The variable APR for Cash Advances is 31.24%. The variable Penalty APR is 31.49%, 28.99% minimum. Cash Advance Fee: 4% of each advance amount, \$10 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. Convenience Check fees: 3% of each check amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. We apply payments to balances with lower APRs, including promotional APRs before balances with higher APRs. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.				

	Company Card Rewards/Non Rewards	CommUNITY Card Rewards/Non Rewards
<b>Purchases, Balance Transfers, and Cash Advances</b>	N/A. All charges on these charge cards are due and payable when you receive your periodic statement.	
<b>Annual Fee</b>	Rewards \$99 Non-rewards \$0	
<b>Foreign Transaction Fee</b>	Rewards: \$0 Non-rewards: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars, and 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency.	
<b>Late Payment Fee</b>	3% of outstanding balance amount or \$39 minimum, whichever is greater.	
Convenience Check fee: 4% of each check amount, \$10 minimum. Cash Advance fee: 4% of each advance amount, \$10 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance Transfer fee: 4% of each transfer amount, \$10 minimum. We may change fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.		

<sup>†</sup>Prime Rate is subject to change. For the current Prime Rate go to the Client Resource Center or the Money Rates section of the online Wall Street Journal.

\*The introductory APR does not apply to Cash Advances. We may end your introductory APR and apply the standard APR or a Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds the Credit Limit.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.