



## VISA® PLATINUM BUSINESS CARD DISCLOSURES

STANDARD APRs	Purchases APR: <b>10.9%</b> Cash Advances APR: 10.9% Balance Transfers APR: 10.9%						
GRACE PERIOD FOR REPAYMENT OF BALANCES ON PURCHASES	You will have a minimum of 25 days without a finance charge on new purchases if the total new balance is paid in full each month by the payment due date.						
METHOD FOR COMPUTING THE BALANCES ON PURCHASES & CASH ADVANCES	Purchases: (Average Daily Balance Method) Interest is calculated, billed and reported at cycle time. Cash Advances: (Average Daily Balance Method) Interest is calculated, billed and reported from date of transaction.						
MINIMUM FINANCE CHARGE	None						
ANNUAL FEE	None						
CASH ADVANCE FEE	None						
OTHER FEES	<table border="0" style="width: 100%;"> <tr> <td>Late Payment Fee: \$25</td> <td>Card Replacement Fee: \$10</td> </tr> <tr> <td>Over Limit Fee: \$25</td> <td>Balance Transfer Fee: None</td> </tr> <tr> <td>Return Check Fee: \$35</td> <td>Foreign Transaction Fee: None</td> </tr> </table>	Late Payment Fee: \$25	Card Replacement Fee: \$10	Over Limit Fee: \$25	Balance Transfer Fee: None	Return Check Fee: \$35	Foreign Transaction Fee: None
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