





# Business Cash Rewards + Credit Card Terms and Conditions

## Important Rates and Disclosures

### Interest Rates and Interest Charges

#### **APR for Purchases:**

The APR for purchases is between 12.99% and 15.99%. The exact APR will be determined based on your business creditworthiness at the time of account opening.

#### **APR for Balance Transfers:**

The APR for balance transfers will also range from 12.99% to 15.99%, similar to the purchase APR. This rate is also dependent on your business creditworthiness at account opening.

#### **APR for Cash Advances:**

The cash advance APR is set at 24.99%.

#### **Penalty APR and When It Applies:**

The penalty APR is 29.99%. This may be applied if you:

- Make a late payment.
- Make a payment that is returned.

#### *How Long Will the Penalty APR Apply?*

The Penalty APR will remain in effect until you have made six consecutive minimum payments by the due date.

### Fees

#### **Annual Fee:**

The annual fee for this card is \$125.

#### **Transaction Fees:**

- **Balance Transfer Fee:** 4% of the amount of each balance transfer, with a \$10 minimum.
- **Cash Advance Fee:** 4% of the amount of each cash advance, with a \$15 minimum.
- **Foreign Transaction Fee:** 3% of each transaction in U.S. dollars.

#### **Penalty Fees:**

- **Late Payment Fee:** Up to \$49.
- **Returned Payment Fee:** Up to \$49.

#### **Additional Fees**

- **Minimum Interest Charge:** If you are charged interest, it will be no less than \$2.00.

#### **How to Avoid Paying Interest on Purchases**

Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

#### **Billing Rights**

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

#### **For Credit Card Tips from the Consumer Financial Protection Bureau**

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

#### **How We Will Calculate Your Balance**

We use a method called “average daily balance (including new purchases).” Consult your account agreement for more details.

## **Reward Program**

- Earn 3% cash back on all business-related purchases including office supplies, telecommunications, and shipping services.
- Earn 2% cash back on dining and gas purchases.
- Earn 1% cash back on all other purchases.

## **Contact Information**

If you have inquiries regarding your account, reach out to us at (888) 764-3448 or visit

<http://www.rmous.org/help/bank>.

## **Effective Date**

These terms and conditions are effective as of 01/04/25.

This document complies with legally required disclosures under the Truth in Lending Act. However, it should be extensively reviewed by your legal and compliance departments to ensure completeness and accuracy. All placeholders (e.g., (888) 764-3448, [<http://www.rmous.org/help/bank>], and [01/04/25]) should be appropriately filled before distribution.