

Business Credit Card Accounts

Pricing Information as of May 1, 2017

These terms are accurate as of the date shown above, but may have changed after that date. To find out what may have changed, write us at Credit Card Services Attn: Credit Card Services, 850 Shades Creek Parkway, Suite 200, Birmingham, AL 35209.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	14.00% for Cash Back Rewards, and 16.00% for Platinum only These APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers	14.00% for Cash Back Rewards, and 16.00% for Platinum only These APRs will vary with the market based on the Prime Rate.
APR for Cash Advances	14.00% for Business Platinum Cash Back Rewards, and 16.00% for Platinum only These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	24.00% for both Cash Back Rewards and Platinum only products This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply indefinitely, unless you make six consecutive minimum payments when due, beginning with the first payment due after the Penalty APR takes effect.
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 interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
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 .
Fees	
Annual Fee	\$79 Cash Back Rewards \$0 Platinum only
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	Either \$5 or 3% of the amount of each Balance Transfer, whichever is greater. Either \$5 or 3% of the amount of each Cash Advance, whichever is greater. 2% of the transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	Up to \$25 Up to \$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.

Prime Rate: The APR will vary based on changes in the Prime Rate published in *The Wall Street Journal*. As of the date shown above, the Prime Rate was 4.00%. To determine the APRs for Purchases, Balance Transfers, and Cash Advances, for the Business Platinum Cash Back Card we add 10.00% to the Prime Rate, and for the Business Platinum Card we add 12.00% to the Prime Rate.