

# SMALL BUSINESS CREDIT CARD FACT SHEET

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchase Transactions and Balance Transfer Transactions</b>	<b>0%</b> Intro APR for the first 12 months from the date of account opening. After first 12 months, the APR will be <b>17.25%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advance Transactions</b>	<b>27.25%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR</b>	<b>None</b>
<b>Paying Interest</b>	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on Purchase Transactions and Balance Transfer Transactions if you pay your entire balance by the due date each month.</p> <p>We will begin charging interest on Cash Advance Transactions on the posting date.</p>

## Fees

<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Balance Transfer</li> <li>• International Transaction</li> </ul>	Either <b>\$5.00</b> or 3% of the amount of each Cash Advance Transaction, whichever is greater. Either <b>\$5.00</b> or 3% of the amount of each Balance Transfer, whichever is greater. 1% of each transaction in U.S. dollars.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<b>\$20.00</b> <b>\$20.00</b>

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

**THIS OFFER SUPERSEDES ALL PRIOR OFFERS.** Rates and fees are accurate as of 11/25/2024 and are subject to change.

**Balance Transfers:** Total balance transfers may not exceed the credit limit assigned. Balance transfers do not qualify for the Rewards Program. You may not transfer an existing balance on any account issued by HTLF Card Services or any of its affiliates.