



**IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE INFORMATION** - The information provided in this disclosure is accurate as of \_\_\_\_\_. The information may have changed after that date. To find out what may have changed call us at 877-389-3480 or write us at 16320 Kensington Drive, Sugar Land, Texas 77479. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm that you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you with the new card(s).

**Interest Rates and Interest Charges**

<b>ANNUAL PERCENTAGE RATE</b> for Purchases, Balance Transfers and Cash Advances	<input type="checkbox"/> <b>Business Platinum Advantage - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that, the APR will be <b>9.49% up to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <input type="checkbox"/> <b>Business Platinum Advantage Secured - 2.99%</b> Introductory APR for 180 days from the issuance of the card. After that, the APR will be <b>9.49% up to 18.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
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**How to Avoid Paying Interest on Payments** Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.

**Fees**

Annual Fee	<b>None</b>
<b>Transaction Fees</b>	
Cash Advance & Balance Transfers	<b>None</b>
Foreign Transactions	<b>1.00%</b> of each transaction U.S. Dollars
<b>Penalty Fees</b>	
Late Payment Fee	Up to <b>\$15.00</b>
Over-the-Credit Limit Fee	Up to <b>\$15.00</b>
Returned Payment Fee	Up to <b>\$30.00</b>

**How We Will Calculate Your Balance:** We use a method called "Average Daily Balance (including new purchases)".

**Variable Rates:** The Annual Percentage Rate for Visa Business Accounts are based on the prime rate as published in the *Wall Street Journal* (Index) plus a margin based on your credit worthiness. The margin for your account is \_\_\_\_\_. The Annual Percentage Rate will change on the first day of the billing cycle following a change in the index. The Annual Percentage Rate will never be greater than the maximum allowed by law which is currently **18.00%**.

**Other Disclosures:**

**Late Payment Fee:** If your payment is ten (10) or more days late, you will be charged up to **\$15.00**.  
**Return Payment Fee:** If a check or share draft used to make a payment on your account is returned unpaid, you will be charged a fee, up to **\$30.00** for each item returned.  
**Statement Copy Fee:** \$ 2.00  
**Document Copy Fee:** \$ 5.00  
**Rush Fee:** \$27.50