

# ESL Visa® Business Credit Card Information

(11/22)

## Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>3.99%</b> Introductory APR for six billing cycles following the account open date. After that, <b>13.74%</b> This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>APR for Balance Transfers</b>	<b>17.74%</b> This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>APR for Cash Advances</b>	<b>17.99%</b> This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>Penalty APR and When it Applies</b>	<b>18.00%</b> This APR may be applied to your account if: 1. Your minimum monthly payment is not made for two consecutive billing cycles. <b>How long will the Penalty APR Apply?</b> If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your twelfth consecutive on-time monthly payment.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.

## Fees

<b>Annual Membership Fee</b>	There is no Annual Membership Fee if you do not participate in the Rewards Program. There is a <b>\$50.00</b> Annual Membership Fee if you participate in the Rewards Program.
<b>Transaction Fees</b> • International Service Assessment	<b>1% of transaction amount</b>
<b>Penalty Fees</b> • Late Payment • Returned Payment • Over the Credit Limit	<b>\$39.00</b> <b>\$35.00</b> <b>\$39.00</b>
<b>Other Fees</b> • Statement Copy • Card Replacement • Rush Order	<b>\$2.50</b> <b>Free</b> <b>\$15.00</b>

1: We add 6.74% to the Prime Rate to determine the Purchase Rate, 10.74% to the Prime Rate to determine the Balance Transfer Rate and 14.74% to the Prime Rate to determine the Cash Advance Rate. As of 11/3/2022, the Prime Rate was 7.00%. Your APR will not exceed the maximum allowed by applicable law which is currently 17.99%.

### How we will calculate your balance

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

### Loss of Introductory APR

We may end your Introductory APR and apply the Penalty APR if your minimum monthly payment is not made for two consecutive billing cycles.

The information about the cost and terms of the Card described is accurate as of 11/3/2022. This information may have changed after that date.

Your ESL Visa Business Credit Card account will be governed by the terms of the ESL Visa Business Credit Card Agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your Cardmember Agreement.