

VISA® Business Card

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>10.92%</b> This APR will vary with the market based on the Prime Rate.*
<b>Default Rate</b>	<b>21.00%</b>
<b>APR for Cash Advances or Cash Equivalents</b>	<b>21.00%</b>
<b>Paying Interest</b>	A Finance Charge will be imposed on Credit Purchases only if you do not pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 from the closing date of that statement. We will begin charging interest on cash advances or equivalents on the transaction date.

<b>Fees</b>	
<b>Annual Fee</b>	\$29 per Card
<b>Transaction Fees</b>	
• Cash Advance	<b>\$10.00 or 3%</b> of the Cash Advance amount, whichever is greater.
• International Transaction	<b>3%</b> of the U.S. dollar amount of the transaction
<b>Penalty Fees</b>	
• Late Payment	<b>\$29</b>
• Overlimit Fee	<b>\$29</b>
• Returned Payment	<b>\$29</b>

**How Will We Calculate Your Balance:** We use a method called "average daily balance (including new transactions)."

**\*How We Calculate Variable Rates:** If your account is subject to a Finance Charge, your ANNUAL PERCENTAGE RATE may vary. Your Rate on purchases is determined by adding 6.92% to the "Prime Rate" published in the Wall Street Journal under the "Money Rates" subsection on the last

business day of each month.

### **Other Important Information:**

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### **Unlawful Internet Gambling Enforcement Act of 2006**

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 are prohibited from being processed through this commercial account. You agree that such transactions will not be conducted through your account, and that you will notify BBOK should your account be used for Internet Gambling of any kind. Please be advised that should BBOK discover your account is being used for such restricted transactions, we may terminate your access to certain payment systems and/or close your account.

**Communicating with You; Consent to Contact by Electronic and Other Means.** You authorize us to contact you for any lawful purpose, including for the collection of amounts owed to us and for the offering of products or services in compliance with our Privacy Notice in effect from time to time. No such contact will be deemed unsolicited. You authorize us to (i) contact you at any address or telephone number (including any wireless or cellular telephone, VoIP or ported landline telephone number) that you may provide to us, or we otherwise obtain by lawful means, from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone, including any wireless or cellular telephone. Your consent under this paragraph constitutes a material part of our contract with you. You may revoke your consent under this paragraph by notifying us in writing at the address listed on your statement for correspondence.

**Credit Review and Reporting:** You authorize us to obtain consumer reports on you from consumer reporting agencies for any lawful purpose, including any update, extension of credit, review, or collection of your account. We can do this from time to time while your account is open and after it is closed (if you owe us any money). If you request, you will be informed whether any consumer report was requested and if a report was requested, the name and address of the consumer reporting agency furnishing the report.