| Business Classic <br> Annual Percentage Rate <br> $\mathbf{1 9 . 5 0 \%}$ APR | Your Annual Percentage Rate may vary monthly by adding $11 \%$ to the highest <br> "Prime Rate" published in the Money Rates section of the Wall Street Journal. The <br> current rate is 19.50\% APR as of the print date of this application, and may vary. |
| :--- | :--- |
| Business Gold <br> Annual Percentage Rate <br> $\mathbf{1 9 . 5 0 \%}$ APR | Your Annual Percentage Rate may vary monthly by adding $11 \%$ to the highest <br> "Prime Rate" published in the Money Rates section of the Wall Street Journal. The <br> current rate is 19.50\% APR as of the print date of this application, and may vary. |
| Business Platinum <br> Annual Percentage Rate <br> $\mathbf{1 7 . 5 0 \% ~ A P R ~}$ | Your Annual Percentage Rate may vary monthly by adding 9\% to the highest <br> "Prime Rate" published in the Money Rates section of the Wall Street Journal. The <br> current rate is 17.50\% APR as of the print date of this application, and may vary. |
| Annual Fee | None |
| Minimum Finance Charge | $\$ 5.00$ |
| Grace Period | 5 days |
| Balance Computation Method | Average Daily Balance (including current transactions) |
| Late Payment Fee | $\$ 25.00$ |
| Returned Payment Fee | $\$ 25.00$ |
| Over-the-Limit Fee | None |
| Foreign Transaction Fee | A fee of up to 1\% on all cross-border transactions and on transactions that are <br> converted back to U.S. dollars |

## IMPORTANT

The information set forth in this application was accurate as of July 2023, the date of printing, and is subject to change. For information on any change to the application since it was printed, applicants should call us at 800-588-6805 or write us at P.O. Box 1968, Manhattan, KS 66505-1968.

