

Pricing Summary

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.49% when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	18.49% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	23.49% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	\$19.00, per card with <i>CorRewards</i>.
Transaction Fees	
•Balance Transfer	Either \$10 or 3% of the amount of each transfer, whichever is greater (maximum fee: \$100). Waived for balance transfers at time of account opening.
•Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$100).
•Foreign Transaction	1% of each transaction in U.S. dollars.
Penalty Fees	
•Late Payment	Up to \$19 if balance is less than \$100. Up to \$25 if balance is \$100 or more.
•Over-the-Credit Limit	None
•Returned Payment	Up to \$25 .

How We Will Calculate your Balance: We use a method called "average daily balance (including new purchases)".

Note: Your entire balance is due and payable by the payment due date each month. The CorPlatinum Business Credit Card account is to be used only for business purposes and not for personal, family or household purposes.

