



PO Box 5000
 Lacey, Washington 98509-5000
 (360) 943-0740
 (800) 642-4014

**VISA Business
 Credit Card Rates**

IMPORTANT CREDIT CARD DISCLOSURE

The following disclosure represents important details concerning Your Credit Card. The information about costs of the Card is accurate as of **August 2, 2023**. You can call or write to us at the telephone number or address shown above to inquire if any changes have occurred since the effective date.

Annual Percentage Rate (APR) for Purchases, Cash Advances, & Balance Transfers	Your APR will be 12.00% - 14.50% depending on Your creditworthiness at the time You establish Your account.
	This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	N/A
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after We mail Your billing statement. We will not charge You interest on purchases if You pay Your entire new purchase balance owed within 25 days from date of Your billing statement.
Paying Interest	For Cash Advances, we will begin charging interest on the transaction date.
Minimum Interest Charge	None
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 CFPB at www.consumerfinance.gov

FEES:	
Fees to Open or Maintain your Account <ul style="list-style-type: none"> • Annual Fee: 	\$100.00
Transaction Fees <ul style="list-style-type: none"> • Foreign Transaction: 	If a foreign transaction involves a currency conversion, a fee of 1% of the transaction amount will be assessed. If the foreign transaction does not involve a currency conversion, a fee of 0.8% of the transaction amount will be assessed.
Penalty Fees <ul style="list-style-type: none"> • Late Payment: • Returned Payment: 	If your payment is late by 14 days or more, you will be charged 5% of the payment due not to exceed \$25.00 . Up to \$35.00

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”