



P.O. Box 2069  
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## BUSINESS CREDIT CARD INITIAL DISCLOSURE

Business Credit Card Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR)* for Purchases</b>	<p><b>14.99% to 23.99%</b></p> <p>Your APR is based on your credit-worthiness and will vary with the market based on the Prime Rate.</p>
<b>APR* for Balance Transfers</b>	<p><b>16.99% to 25.00%</b></p> <p>Your APR will vary with the market based on the Prime Rate.</p>
<b>APR* for Cash Advances</b>	<p><b>16.99% to 25.00%</b></p> <p>Your APR will vary with the market based on the Prime Rate.</p>
<b>Penalty APR and When it Applies</b>	<p><b>25.00%</b></p> <p>An interest rate adjustment occurs when your account is 60 days or more past due. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>You have 25 days to repay your balance in full for purchases before a finance charge will be imposed.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than <b>\$5.00</b></p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></p>

Fees	
<b>Annual Fee</b>	<b>\$0.00</b>
<b>Transaction Fees</b>	
Balance Transfer	<b>2%</b> of the amount of each transfer not to exceed <b>\$25.00</b>
Cash Advance	<b>2%</b> of the amount of each cash advance or <b>\$10.00</b> , whichever is greater
Foreign Transaction	<b>1%</b> of the U.S. dollar amount for purchases and cash advances, whether made in U.S. dollars or converted from a foreign currency
<b>Penalty Fees</b>	
Late Payment	<b>\$15.00</b>
Returned Payment	<b>\$15.00</b>
<b>Card Replacement Fee</b>	<b>\$5.00</b>

**\* Variable Rates:** The Annual Percentage Rate (APR) may increase or decrease if the highest rate of interest identified as the Prime Rate increases or decreases. The APR will be equal to the Prime Rate plus a margin and will be based on your credit worthiness at the time you open your account. The interest rate can change on the first day of each billing cycle following a change in the Prime Rate. Any increase will lengthen the time it takes to pay off your loan.

**Prime Rate:** Variable APRs are based on the Prime Rate of 7.00%. Maximum APR 25.00%.

<b>Details About Interest Rates and Interest Calculations for Credit Card Products</b>	<b>Index</b>	<b>Margin</b>	<b>Corresponding APR</b>
Business Credit Card Purchases	7.00%	7.99% to 16.99%	14.99% to 23.99%
Business Credit Card Cash Advances/Balance Transfers	7.00%	9.99% to 18.99%	16.99% to 25.00%

**How We Will Calculate Your Balance:** We use the average daily principal balance method (including new transactions). See the Business Credit Card Cardholder Agreement and Disclosure Statement for details.

When you respond to this Business Credit Card offer or sign an application for a Business Credit Card with Travis Credit Union, you authorize Travis Credit Union to independently verify the information you provided by any lawful means, to exchange credit information about you with others; including obtaining information about you from credit or consumer information bureaus. You agree that Travis Credit Union may, at its discretion, from time to time, make inquiries regarding your credit standing through consumer credit bureaus, and agree to provide financial statements or other evidence to support your income if requested.

If the account is opened, you will receive a Business Credit Card Cardholder Agreement and Disclosure Statement with your plastic card. By using the card you agree to the terms of the Business Credit Card Cardholder Agreement and Disclosure Statement.

This information about credit cards is accurate as of December 2025 and may change after that date. For current information, ask your Member Service Representative or call (707) 449-4000 or (800) 877-8328. Business Credit Card accounts are exclusively for Travis Credit Union business members with a sole proprietorship.

This disclosure supplements the Business Credit Card Agreement and Disclosure Statement. Please keep this disclosure for your records.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Business Credit Card Cardholder Agreement and Disclosure.