FEE SCHEDULE

(Business Card Service Agreement)

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**15.65%** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**15.65%** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**20.65%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 15 business days after the close of each cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than **$1.50**.

PROGRAM FEES & CHARGES

INTEREST RATE AND INTEREST CHARGES	
Transaction Fee for Cash Advance	A fee equal to 4% of each Cash Advance will apply to each Cash Advance Transaction, subject to a minimum Cash Advance fee of $10 and a maximum Cash Advance fee of $100.
Transaction Fee for Cash Equivalent	A fee equal to 4% of each Cash Equivalent Advance will apply to each Cash Equivalent Advance Transaction subject to a minimum Cash Equivalent Advance fee of $10 and a maximum Cash Equivalent Advance fee of $100.
Annual Account Fee	None
Late Fee	**$39**
Over-limit Transaction Fee	None
Foreign Transaction Fee	A fee equal to 3% of each foreign transaction will be assessed on all transactions with merchants in a foreign country. Fees for foreign Cash Advances and foreign Purchases will be added to the balance of the Account.
Stop Payment Fees	A fee of **$29.00** will be added to the balance for any stop payment request made by Company or any Cardholder.
Expedited Card Shipping Fee	A fee will be added to the balance of the Account each time Company or Cardholder requires expedited delivery by Bank of additional or replacement Cards. - Overnight Delivery (U.S. Mail): **$40.00**
Product Training Fees	No charge for one train-the-trainer product training session by teleconference and/or webinar. Additional training available upon request at fees at Bank's then-current dates.
Custom Card Design Fees	A fee will be added to the balance for custom card design: - Custom Design: **$250.00** per design

Periodic Rates

ACCRUAL OF FINANCE CHARGES: There is no grace period before period rate finance charges begin to accrue on Cash Advances or Transaction fees related to a Cash Advance. Periodic rate finance charges accrue on Cash Advances and their related Transaction fees from the date of the Cash Advance or thee first day of the billing cycle in which the Cash Advance is added to the Account, whichever is more recent. No periodic rate finance charges will apply to Purchases and other Program Fees and Charges that are paid in full on or before their applicable Payment Due Date, as shown by the Account Statements. Periodic rate finance charges will accrue on Purchases, and on Program Fees and Charges added to the Account as Purchases, beginning with the first day that follows the applicable Payment Due Date for each such Purchase or Program Fee and Charge.

PERIODIC RATE FINANCE CHARGES: Periodic rate finance charges will be calculated using daily periodic rates, which correspond to certain Annual Percentage Rates. These rates may also be different from Purchases and Cash Advances (collectively, the "Transaction Categories").

The rate for purchases on the Account is an Annual Percentage Rate of **8.90%** added to the Prime Rate.

The rate for Cash Advances on the Account is an Annual Percentage Rate of **13.90%** added to the Prime Rate.

Prime Rate: Variable APRs are based on the **6.75%** Prime Rate as of December 15, 2025.

FINANCE CHARGES AND BALANCE CALCULATIONS: The Account will generally have monthly billing cycles, but the first billing cycles may be more or less than one month. Bank uses the Average Daily Balance method to compute a portion of the Finance Charges on the Account. Bank calculates periodic rate finance charges separately for each Transaction Category.

(A) To compute Billed Periodic Rate Finance Charges:

(1) For each Transaction Category, Bank multiplies the Daily Balance (see below) by the applicable daily periodic rate for each day of the billing cycle; then

(2) Bank adds together all of the products calculated in (1) above.

(B) To compute the Daily Balance for each Transaction Category:

(1) Bank takes the Beginning Balance for each day;

(2) Adds any applicable new Transactions (such as Cash Advances and related Transaction fees, delinquent Purchases and other Program Fees and Charges, and debit adjustments);

(3) Subtracts any applicable payments, credits, or credit adjustments; and

(4) Bank treats a credit balance as a balance of zero.

Bank adds the amount calculated in accordance with (A)(1) above to the Daily Balance and this amount becomes the Beginning Balance for the next day.

On the Account Statement, Bank will calculate an Average Daily Balance for each Transaction Category by adding all the Daily Balances for that Transaction Category and dividing that amount by the number of days in the billing cycle. If you multiply the Average Daily Balance for a Transaction Category by its daily periodic rate and multiply the result by the number of days in the billing cycle, the total will equal the interest Charge Calculation for the Transaction Category, except for minor variations due to rounding. This Agreement provides for daily compounding of finance charges and fees.

Cash Advance finance charges, if any, are added to the Cash Advance Balance and are shown on the Account Statement under “Interest Charged.” Foreign Transaction and Cash Advance fees are shown on the Account Statement as “Fees Charged.”