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PeopleFirst.com

Visa® Business Platinum Application and Solicitation Disclosure

Visa® Business Platinum Rewards

INTEREST RATE AND INTEREST CHARGES

Annual Percentage Rate (APR) For Purchases	VISA® Business Platinum Rewards APR will be 14.65% - 18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Balance Transfers	VISA® Business Platinum Rewards APR will be 14.65% - 18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) For Cash Advances	VISA® Business Platinum Rewards APR will be 14.65% - 18.00% , based on Your creditworthiness at the time You establish Your Account. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge You interest on purchases if You pay Your entire balance owed each month by Your payment's due date. We will begin charging interest on cash advances and balance transfers on the transaction date.
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

Transaction Fees <ul style="list-style-type: none">• Balance Transfer Fee• Cash Advance Fee• Foreign Transaction Fee	None \$5.00 1.00% of each foreign currency transaction in U.S. dollars. 0.80% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees <ul style="list-style-type: none">• Returned Payment• Late Payment	\$20.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details.

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

Pay-by-Phone Fee:

\$10.00

Rush Fee:

\$15.00 second day