

## Visa Business

Before you submit your application, please read through these terms and conditions, which contains additional information about rates, fees, and other costs, as applicable. All terms, including fees and APRs for new transactions, may change in accordance with the Cardholder Agreement and applicable law based on information in your credit report, market conditions, business strategies, or for any reason. Each Business Borrower Representative (as defined in the accompanying application) must be at least 18 years of age.

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p><b>0.00%</b> Introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>15.49% to 26.49%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on Prime Rate.<sup>1</sup></p>
APR for Balance Transfers	<p><b>0.00%</b> Introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>15.49% to 26.49%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on Prime Rate.<sup>2</sup></p>
APR for Cash Advances	<p><b>26.75%.</b> This APR will vary with the market based on the Prime Rate.<sup>3</sup></p>
How To Avoid Paying Interest on Purchases	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<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>
Transaction Fees	
Balance Transfer	<p>Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</p>

Cash Advance	Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
Foreign Transaction	<b>3%</b> of the U.S. dollar amount of each transaction made in a foreign currency. This fee will be in addition to any other applicable fee.
<b>Penalty Fees</b>	
Late Payment	<b>\$30</b>
Returned Payment	<b>\$25</b>

<sup>1</sup> The Purchase APR is equal to the Prime Rate plus a margin from 8.74% to 19.74%.

<sup>2</sup> The Balance Transfer APR is equal to the Prime Rate plus a margin from 8.74% to 19.74%.

<sup>3</sup> The Cash Advance APR is equal to the Prime Rate plus a margin of 20.00%.

**How We Will Calculate Your Balance:** We use a method called Average Daily Balance (including new transactions). The Cardholder Agreement that will be provided to you if a card is issued will include more details.

**How We Calculate Your Variable Annual Percentage Rates:** The Cardholder Agreement that will be provided to you if a card is issued will include more details on how we calculate the variable annual percentage rates.

**Loss of Introductory APR:** If you make a late payment, we may end your Introductory APR for Purchases and Balance Transfers and apply the Purchase and Balance Transfers APR which would apply when the Introductory APR expires.

**Rewards:** Your Account may provide you with the opportunity to earn rewards. If it does, you will find your rewards information and terms on our website at [www.ovcb.com/creditcards](http://www.ovcb.com/creditcards). If you default, as per the conditions listed above, the Bank has the right to forfeit your rewards earned and the ability to earn future rewards.

**Important Information About Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Applicable Law:** The above rates and fees are governed, as are your Cardholder Agreement and Account, by the applicable laws and regulations of the United States of America and to the extent not preempted by federal law, the laws and regulations of the State of California.