

## STCU Business Mastercard® Important Disclosures

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> introductory APR for 9 billing cycles from the account opening date.</p> <p>After that, your APR will be <b>9.49% to 19.49%</b> based on creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Balance Transfers</b>	<p><b>1.90%</b> introductory APR for 9 billing cycles from account opening date. After that, <b>9.49% to 19.49%</b> APR based on creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>APR for Cash Advances</b>	<p><b>15.49% to 23.49%</b> based on creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<b>How to Avoid Paying Interest on Purchases &amp; Balance Transfers</b>	<p>Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you interest on new purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and overdraft advances on the transaction date.</p>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>• <b>Foreign Transaction</b></li> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> </ul>	<p><b>2%</b> of the U.S. dollar amount of the foreign transaction.</p> <p><b>None</b></p> <p>Either <b>\$5</b> or <b>3%</b> of each cash advance, whichever is greater.</p>
<b>Penalty Fees:</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> <li>• <b>Returned Item</b></li> </ul>	<p>Up to <b>\$25</b>.</p> <p>Up to <b>\$25</b>.</p> <p>Up to <b>\$25</b>.</p>

**How STCU will calculate your balance:** STCU uses a method called “average daily balance” (including new purchases).

Balance transfers from existing STCU loans or credit cards are not permitted.

**Rates, fees, and charges shown are effective**

STCU may offer other rates for these accounts from time to time. For the most current rates available, please call (509) 326-1954 or toll-free at (800) 858-3750.