



Interest Rates and Different Charges	Business Power Visa®
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> Introductory APR for 5 months. After that your APR will be variable <b>13.50% to 15.50%</b> - Based on creditworthiness; APR will vary with the market based on the Prime Rate*
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR for 5 months. After that your APR will be variable <b>13.50% to 15.50%</b> - Based on creditworthiness; APR will vary with the market based on the Prime Rate*
<b>APR for Cash Advances</b>	<b>13.50% to 15.50%</b> - Based on creditworthiness; APR will vary with the market based on the Prime Rate*
<b>Penalty APR and When it Applies</b>	<b>24.00%</b> - This APR may be applied to your account if you: 1) Make a late payment ( <b>60</b> days late, <b>1</b> time); 2) Do any of the above on another account that you have with us. <b>How Long Will the Penalty APR Apply?:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
<b>How to Avoid Paying Interest</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on retail purchases and balance transfers if you pay your entire balance by the due date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than <b>\$0.50</b>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .
Fees	
<b>Annual Fee</b>	<b>\$0.00-\$1.50 per card</b>
<b>Transaction Fees</b>	
• Balance Transfer	<b>3.0%</b> of the amount advanced with a minimum of <b>\$5.00</b> and a maximum of <b>\$40.00</b>
• Cash Advances	<b>4.0%</b> of the amount advanced with a minimum of <b>\$5.00</b> and a maximum of <b>\$40.00</b>
• Foreign Transaction	Fees charged by merchant are paid by customer
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$25.00</b>
• Over-the-Credit-Limit	None
• Returned Payment	Up to <b>\$35.00</b>
• Convenience Check Return	None
<b>Other Fees</b>	Rush Card Fee - <b>\$35.00</b> Statement Reprint Fee - <b>\$5.00</b> On-Demand ACH Fee - <b>\$5.00</b>
<p>*The Prime Rate used to determine your APR is the rate published in the Wall Street Journal on the last business day of the prior month. <b>Loss of Introductory APR:</b> We may end your introductory APR and apply the Penalty APR if you make a late payment or if you are 60 days late one time on any of your accounts. <b>How We Will Calculate Your Balance:</b> We use a method called "average daily balance" (including new purchases). An explanation of this method is provided in your account agreement. <b>Billing Rights:</b> Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. The information about the costs of the cards described above is accurate as of <b>January, 2025</b> and is subject to change. To receive the most up to date information write us at Forcht Bank, NA, Credit Card division, PO Box 55250, Lexington, KY 40555. <b>OH Residents:</b> The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.</p>	