IMPORTANT TERMS OF THE LINDELL BANK BUSINESS CREDIT CARD

Interest Rates and Interest Charges	Lindell Bank Visa Business Credit Card
Annual Percentage Rate (APR) for Purchases	**22.90%** APR
APR for Balance Transfers	**0%** Introductory APR for the first 6 billing cycles after account opening. After that the APR will be **22.90**%
APR for Cash Advances	**22.90%**
How to Avoid Paying Interest on Purchases	Your due date is **25** days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged Interest, the charge will be no less than $1.00
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 https://www.consumerfinance.gov/learnmore.**

Loss of Introductory APR: we may end your Introductory APR in the event that a late payment is made during the introductory time period

How We Calculate Your Balance: We use a method called "average daily balance" (including new purchases).

Fees	
Annual Fee	$25
Transaction fees	
• **Balance Transfer**	None
• **Cash Advance**	Either **4%** of the amount of each advance or **$5** minimum, whichever is greater.
• **Cash Advance ATM**	Either **4%** of the amount of each advance or **$5** minimum, whichever is greater.
• **Foreign Transaction**	None
Penalty Fees	
• **Late Payment**	Up to **$35**
• **Returned Payment**	Up to **$35**
• **Over-limit**	None