



Business Interest Rates and Interest Charge Disclosure

<i>Interest Rates and Interest Charges</i>	Visa® Business
Annual Percentage Rate (APR) for Purchases	<p>8.99% - 18.99%</p> <p>Variable – The APR that you may qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*</p> <p>Introductory Rate of 0.00% is for 6 months from the date your account is opened,</p> <p>after that 8.99% - 18.99%.</p> <p>The interest rate for your account is determined by Fidelity Bank. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
APR for Balance Transfers	<p>8.99% - 18.99%</p> <p>Variable – The APR that you may qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate.*</p> <p>Introductory Rate of 0.00% is for 6 months from the date your account is opened,</p> <p>after that 8.99% - 18.99%.</p> <p>The interest rate for your account is determined by Fidelity Bank. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
APR for Cash Advances	<p>25.99%</p> <p>The interest rate for your account is determined by Fidelity Bank. Rates, fees and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.</p>
Penalty APR and When it Applies	<p>Prime + 25.24%</p> <p>This APR may be applied to your account if:</p> <ol style="list-style-type: none"> 1) You make a late payment, 2) You make false or misleading statements on your applications, 3) You use and cash advance for an illegal purpose 4) You file for bankruptcy, or 5) You die. <p>How Long Will The Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases, cash advances and balance transfers if you pay your entire balance by the due date.
Minimum Interest Charge	If you are charged periodic interest, the charge will be no less than \$0.
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	
Annual Fees	No Annual Fee
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Fees 	<p>\$2.00 for each balance transfer</p> <p>Either \$10 or 5% of the amount of each cash advance, whichever is greater (maximum fee: \$75)</p> <p>Up to 3.00% of each foreign transaction in U.S. dollars</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Return Payment • Other 	<p>Up to \$35</p> <p>N/A</p> <p>N/A</p> <p>N/A</p>

*A finance charge will be imposed on Credit Purchases only if you elect not to pay the entire new balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire new balance shown on your previous monthly statement within that 25-day period, a finance charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid finance charges.

A finance charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire new balance is paid in full or until the date of payment if more than 25 days from the closing date. If the new balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days of the closing date of that statement, no finance charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

The prime rate used to determine your penalty APR is the rate published in the Wall Street Journal in the Internal Index/1st day of the prior month.

The information is accurate as of August 2018 and is subject to change after this date. To receive the most up to date information, write us at Fidelity Bank, P.O. 5990 Metairie, LA 70009 or call 504-569-5750.

NOTICE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of specific reasons for the denial. To obtain the statement, contact Commercial Administration, 3829 Veterans Blvd., Metairie, LA 70002; phone 504-454-5750 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation Consumer Response Center, 1100 Walnut St. Box 11, Kansas City, MO 64106.