

## PRICING INFORMATION

This table summarizes certain costs for Regions Visa Business Credit Cards. The account is governed by the Credit Card and Security Agreement provided to the Business, which contains the full terms and conditions of the Account. Please carefully review the terms disclosed below. The information about these costs is accurate as of **December 1, 2020** but may have changed since that date.

To find out what may have changed, the Business can call the Bank at 1-800-253-2265.

| Interest Rate Charges   | Visa Business  | Visa Business Enhanced  |
|---|--|---|
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <p><b>0%</b> introductory APR for 6 months.<sup>a</sup></p> <p>After that, the Business' APR will be:</p> <p><b>9.49% - 20.49%</b></p> <p>based on the Business' creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p> | <p><b>0%</b> introductory APR for 6 months.<sup>a</sup></p> <p>After that, the Business' APR will be: <b>11.49%- 22.49%</b></p> <p>based on the Business' creditworthiness and other factors determined at the time of account opening. This APR will vary with the market based on the Prime Rate.<sup>b</sup></p> |
| <b>APR for Balance Transfers</b>  | <p><b>9.49% - 20.49%</b></p> <p>based on the Business' creditworthiness and other factors as determined at the time of account opening. After that, this APR will vary with the market based on the Prime Rate.<sup>b</sup></p>  | <p><b>11.49%- 22.49%</b></p> <p>based on the Business' creditworthiness and other factors as determined at the time of account opening. After that, this APR will vary with the market based on the Prime Rate.<sup>b</sup></p>   |
| <b>APR for Cash</b>   | <b>24.24%</b> This APR will vary with the market based on the Prime Rate. <sup>c</sup>   |   |
| <b>How to Avoid Paying Interest on Purchases</b>                          | The due date is at least 21 days after the close of each billing cycle. The Bank will not charge any interest on purchases if the Business pays its entire balance by the due date each month.   |   |
| <b>Minimum Interest Charge</b>  | If the Business is charged interest, the charge will be no less than \$1.  |   |
| <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 website of the Consumer Financial Protection Bureau <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .  |   |
| Fees  |  |   |
| <b>Annual Fee</b>   | <b>None</b>  |   |
| <b>Transaction Fees:</b>  |  |   |
| Balance Transfer  | Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater.  |   |
| Cash Advance  | Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.  |   |
| Foreign Transaction   | <b>3%</b> of the transaction amount in U.S. dollars.   |   |
| <b>Penalty Fees:</b>  |  |   |
| Late Payment  | Up to <b>\$49</b>  |   |

**How the Bank Will Calculate the Business' Balance:** The Bank uses a method called "average daily balance (including new purchases)." See the Business' Credit Card Agreement for more details.

**Loss of Introductory APR:** The Bank may end the offered introductory APR if the Business makes a late payment.

#### **Additional Pricing Information**

**Introductory Rate:** Introductory APR on Purchases applies through the end of the 6th billing cycle after the Account is opened for all Purchases posted within the same period. When this Introductory APR terminates, any remaining balance that had been subject to the Introductory APR will return to the applicable Standard APR for Purchases disclosed above, as it may be changed under the Agreement.

**Variable Rates:** Each variable APR on the Account is calculated by adding together an index and a margin. The applicable margins are shown below. This index is the highest U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal on the last publication day of each month.

▫ Standard APR for Purchases and Balance Transfers:

- Visa Business without rewards - Wall Street Journal Prime + a margin of 6.24% - 17.24%
- Visa Business with rewards - Wall Street Journal Prime + a margin of 8.24% - 19.24%

▫ Standard APR for Cash Advances: Wall Street Journal Prime + a margin of 20.99%

An increase or decrease in the index will cause a corresponding increase or decrease in the variable APRs on the first day of the billing cycle that begins in the same month in which the index is published. An increase in the index means that the Business will pay higher interest charges and have a higher Total Minimum Payment Due. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.