

**California Bank & Trust
 Visa® Business Credit Card**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12.25% The APR will vary with the market based on the Prime Rate.
APR for Cash Advances, Quasi Cash Transactions and Balance Transfers	19.24% The APR will vary with the market based on the Prime Rate.
Paying Interest	The due date is at least 20 days after the close of each billing cycle. We will not charge any interest on purchases if the entire balance due is paid by the due date each month. We begin charging interest on cash advances, quasi cash transactions and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1 .
Fees	
Annual Fee	\$30 per Card (If User makes a minimum of \$2,500 in purchases per year, there will be no annual membership fee for that Card).
Transaction Fees:	
▪ Cash Advance	3% of the amount of the transaction, but not less than \$5 .
▪ Quasi Cash Transactions	None
▪ Balance Transfer	2% of the transfer amount but not less than \$5 or more than \$50 .
▪ International Transaction	3% of the U.S dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.
Penalty Fees:	
▪ Late Payment	\$10
▪ Returned Payment	\$25
▪ Over Limit	\$10

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

BILLING RIGHTS: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Information is accurate as of December 1, 2011. For additional information please call customer service at 866-749-7460

