

BECU Business Credit Card Rates and Fees Disclosure



ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances.	10.99%
Other APRs	Default APR: Up to the highest rate allowed by law.*
Grace period for repayment of Purchase balance.	No Finance Charge assessed on new Purchases if the New Balance is paid in full within 25 days of the close of the previous billing cycle.
Method of computing the balance for Purchases.	Average Daily Balance method (including new purchases).
Annual Fees.	None.
Transaction fee for Cash Advances.	2% of advance (up to maximum fee of \$10.00).

Fees: Overlimit: \$25.00, Late Payment: \$25.00, Return Check: \$25.00. Cash Advances are available for Business Principals only.

*Default Rate: If your Account is considered in default for any reason, the APR will increase to a fixed rate of up to the highest allowed by law.

Additional Important Information about the BECU Business Credit Card

The Daily Periodic Rate for Purchases and Cash Advances is 0.03011%, which is an **ANNUAL PERCENTAGE RATE of 10.99%**.

The information about the costs of the card is accurate as of 1/2008 and is subject to change. To find out what may have changed, contact the Credit Union.