BECU BUSINESS LENDING RATES

BECU (Boeing Employees’ Credit Union) is Washington’s leading not-for-profit credit union. We are committed to offering better rates, fewer fees and more affordable financial services. Learn more about BECU business accounts and services at becu.org/business.

The following lending product information is applicable to Business accounts at BECU as of the effective date shown below. BECU may add to or change the disclosures, rates and fees contained in this schedule from time to time. Each Account Holder, Authorized Signer, and any authorized user of the account agrees to the terms and conditions in the disclosures, rates and fees contained in this schedule from time to time. Each Account Holder, Authorized Signer, and any authorized user of the account acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective November 1, 2019

## Business Credit Card

**Business Credit Card**
(Purchases, Balance Transfers and Cash Advances)

| Rate                        | 9.74% – 17.74% Annual Percentage Rate (APR) | based on your creditworthiness at the time of application; will vary thereafter with the market based on the WSJ Prime Rate plus a margin. |

**Business Cash Rewards Credit Card**
(Purchases, Balance Transfers and Cash Advances)

| Rate                        | 11.74% – 19.74% Annual Percentage Rate (APR) | based on your creditworthiness at the time of application; will vary thereafter with the market based on the WSJ Prime Rate plus a margin. |

### Default Rate
If your account is considered in default for any reason, the rate may increase to the highest allowed by law.

### Annual Fee
None

### Other Fees and Charges
- Over Limit Fee: $25
- Copy Request Charge: $3
- Late Payment Charge: $25
- Returned Check Charge: $25
- Card Replacement Fee: $5
- Failed Automatic Payment Charge: $25

### Transaction Fees
- Cash Advance Fee: None
- International (Foreign) Transaction Fee: None

### Grace Period for Repayment of Credit Card 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. Finance Charges assessed on all Cash Advances from the date of posting.

### Method of Computing the Balance for Credit Card Purchases
Average Daily Balance method (including new purchases and balance transfers)

### How We Will Calculate Your Rate
We will establish a margin of 4.74% to 14.74% based on your creditworthiness, and add this margin to the WSJ Prime Rate to determine your APR.

### Other Important Credit Card Terms and Conditions
All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the BECU Business Credit Card Agreement and Disclosures and applicable law.

## Business Lines of Credit and Loans

### Unsecured Line of Credit
Variable Rate - Based on WSJ Prime Rate applied to end of Business Day Outstanding Balance

<table>
<thead>
<tr>
<th>Account Credit Limit</th>
<th>Annual Fee</th>
<th>Over Limit Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500 – $9,999</td>
<td>$50</td>
<td>N/A</td>
</tr>
<tr>
<td>$10,000 – $49,999</td>
<td>$75</td>
<td>N/A</td>
</tr>
<tr>
<td>$50,000 – $100,000</td>
<td>$100</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Equipment / Secured Term Loan

<table>
<thead>
<tr>
<th>Equipment / Secured Term Loan</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Rate</td>
<td></td>
</tr>
<tr>
<td>$10,000 – $250,000</td>
<td></td>
</tr>
<tr>
<td>3.87% – 11.67%</td>
<td>1 – 2 years</td>
</tr>
<tr>
<td>3.73% – 7.55%</td>
<td>3 – 4 years</td>
</tr>
<tr>
<td>3.67% – 6.56%</td>
<td>5 – 7 years</td>
</tr>
</tbody>
</table>

### Business Vehicle
(Autos, light trucks and light vans)

<table>
<thead>
<tr>
<th>Business Vehicle</th>
<th>Fixed Rate</th>
<th>Term</th>
<th>Loan to Value Max.</th>
</tr>
</thead>
<tbody>
<tr>
<td>New (2017 and newer)</td>
<td>3.39% – 10.29%</td>
<td>Up to 72 months</td>
<td>100% of KBB wholesale or vehicle invoice*</td>
</tr>
<tr>
<td>Used (2016 and older)</td>
<td>4.14% – 10.79%</td>
<td>Up to 72 months</td>
<td>100% of KBB retail*</td>
</tr>
</tbody>
</table>

*LTV may include charges for tax, license, warranty, GAP, service agreement, Lo-Jack, SkyLink

### Default Rate
If your account is considered in default or any reason, the rate may increase to 18%

### Other Fees and Charges
- Copy Request Charge: $3
- Late Payment Charge: $25
- Returned Item Charge: $25

## Commercial Real Estate

### Real Estate Secured Loans
(Other than primary residence)

Rates based on debt coverage, loan to value and term. Term can be 3, 5, 7 or 10 years with 25 – 30 year amortizations. Closing costs will vary based on third party charges. No prepayment fee options and low origination fees.

BECU 463_SBS
Rates and Terms in effect as of November 1, 2019 and are subject to change without notice.