

# 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](https://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 BECU Business Lending Rates and acknowledges that it is a part of the Account Agreements.

## Rate Schedule Effective December 11, 2025

Business Credit Card					
Business Credit Card		14.74% – 26.74% 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.			
Purchases					
Balance Transfers and Cash Advances		14.74% – 26.74% Annual Percentage Rate (APR); will vary with the market based on the WSJ Prime Rate plus a margin.			
Business Cash Back Credit Card		17.24% – 29.24% 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.			
Purchases					
Balance Transfers and Cash Advances		17.24% – 29.24% Annual Percentage Rate (APR); will vary with the market based on the WSJ Prime Rate plus a margin.			
Cash Back Rate		The BECU Business Cash Back Credit Card is a variable rate product that offers 1.5% unlimited cash back on eligible transactions.			
		Balance Transfers & Cash Advances are not qualifying purchases for Cash Back offer.			
Introductory Offer		Earn \$300 cash back after spending \$3,000 in purchases in the first three months (terms apply) from account opening. You will accrue 1.5% Cash Back and the Introductory Offer simultaneously. After the Introductory Offer period ends, you will accrue 1.5% Cash Back only.			
All Business Credit Cards Are Subject to the Terms & Conditions Below:					
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	Returned Check Charge	\$25
		Late Payment Charge	\$25	Failed Automatic Payment Charge	\$25
		Balance Transfer	\$0		
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 for Purchases		We will establish a margin of 7.74% to 22.24% based on your creditworthiness, and add this margin to the WSJ Prime Rate to determine your APR.			
How We Will Calculate Your Rate for Balance Transfers and Cash Advances		We will establish a margin of 7.74% to 22.24%, 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		
\$5,000 – \$49,999	8.00% – 12.15%* Promotional Rate for new loans		
\$50,000- \$100,000	9.00% - 12.25% (Prime plus applicable margin based on creditworthiness)		
Non-refundable Annual Fee and Over Limit Charges	Account Credit Limit	Annual Fee	Over Limit Charge
	\$5,000 – \$9,999	\$50	N/A
	\$10,000 – \$49,999	\$75	
	\$50,000 – \$100,000	\$100	
Special Offer Applications Received 10/1/2025-12/31/2025	*Special Promotion for Unsecured Lines of Credit less than \$50,000 approved applications received 10/1/2025-12/31/2025 will have their first year annual fee waived and the 1% discount will be in effect for 12 months from origination. Twelve months from origination the rate will increase by 1.0% from the rate in effect at that time and annual fee will charge based on loan amount. Credit limit increases will not be eligible for this promotion.		
Equipment / Secured Term Loan	Fixed Rate	Term	
\$10,000 – \$249,999	7.21% – 12.63%	1 – 2 years	
	7.17% – 10.59%	3 – 4 years	
	7.22% – 10.60%	5 – 7 years	
Special Offer Applications Received 10/1/2025-12/31/2025	*Special Promotion for Business Equipment Loans - applications received 12/11/2025-12/31/2025 will be eligible for a 0.50% rate discount to rates above if they are a current BECU business member and have a 6-month average balance of \$10,000 or more in their business deposit accounts and sign loan documents by 1/31/2026. If the borrower does not qualify for the 0.50% rate discount, all approved borrowers that sign loan documents by 1/31/2026 will qualify for a rate discount of 0.25%.		
Other Important Terms and Conditions	Term loans secured by specialty collateral are subject to different terms and rate. Specialty collateral is defined as limited resale market.		
Business Vehicle - \$10,000 minimum (Autos, light trucks and light vans)	Fixed Rate	Term	Loan to Value Max.
New (2023 and newer)	7.99% – 13.74%	Up to 72 months	80% of KBB wholesale or vehicle invoice*
Used (2022 and older)	8.49% – 14.74%	Up to 72 months	80% of KBB retail*
	*LTV may include charges for tax, license, warranty, GAP, service agreement, Lo-Jack, SkyLink		
Special Offer Applications Received 10/1/2025-12/31/2025	*Special Promotion for Business Vehicle Loans - applications received 12/11/2025-12/31/2025 will be eligible for a 0.50% rate discount to rates above if they are a current BECU business member and have a 6-month average balance of \$10,000 or more in their business deposit accounts and sign loan documents by 1/31/2026. If the borrower does not qualify for the 0.50% rate discount, all approved borrowers that sign loan documents by 1/31/2026 will qualify for a rate discount of 0.25%.		
Default Rate	If your account is considered in default or any reason, the rate may increase to 18%		
Important Loan Terms & Conditions	Lowest rates advertised are based on an established member's loan with a term of 60 months or less and LTV of 80% or less. Rates are higher for terms greater than 60 months. Collateral not to exceed 150,000 in mileage or 10 years in age. LTV is based on Kelley Blue Book wholesale or vehicle invoice. Terms up to 72 months.		
Other Fees and Charges	Copy Request Charge	\$3	
	Late Payment Charge	\$25 or 5% of the payment (whichever is more)	
	Returned Item Charge	\$25	

## Commercial Real Estate / Affordable Housing

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 – 35 year amortizations. Closing costs will vary based on third party charges. No prepayment fee options and low origination fees.
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