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 BECU Business Lending Rates and acknowledges that it is a part of the Account Agreements.

Rate Schedule Effective November 1, 2026

Business Credit Card

Business Credit Card	
Purchases	**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.
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	
Purchases	**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.
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.**

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 Late Payment Charge Balance Transfer	$25 $25 $0	Returned Check Charge Failed Automatic Payment Charge	$25 $25
Transaction Fees	Cash Advance Fee International (Foreign) Transaction Fee		None 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 **$50,000- $100,000**	**9.00% – 13.15%** **9.00% - 12.25%** (Prime plus applicable margin based on creditworthiness)		
Non-refundable Annual Fee and Over Limit Charges	**Account Credit Limit** $5,000 – $9,999 $10,000 – $49,999 $50,000 – $100,000	**Annual Fee** $50 $75 $100	**Over Limit Charge** N/A

Equipment / Secured Term Loan	**Fixed Rate**	**Term**	
$10,000 – $249,999	**8.05% – 13.47%** **8.42% – 11.84%** **8.39% – 11.71%**	1 – 2 years 3 – 4 years 5 – 7 years	
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 (2024 and newer) **Used** (2023 and older)	**6.99% – 12.74%** **7.49% – 13.74%**	Up to 72 months Up to 72 months	80% of KBB wholesale or vehicle invoice* 80% of KBB retail*
	*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%		
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 Late Payment Charge Returned Item Charge	$3 $25 or 5% of the payment (whichever is more) $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.