

The information about the costs of the Corporate Visa® described in this application is accurate as of January 2017. This information may have changed after that date. To find out what may have changed, call us at (800) 356-8085 or write to us at PO Box 6139, Norman, OK 73070.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases, Balance Transfers, Cash Advance	<p>0% introductory APR for 6 months.</p> <p>After that, your APR will be 10.49% variable for Elite* Corporate Visa accounts; 14.49% variable for Premier* Corporate VISA accounts based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>
Variable Rate Information	<p>Your APR may vary. The non-introductory rate for purchases, cash advances and balance transfers is determined monthly by adding 6.99% for Elite Corporate VISA accounts or 10.99% for Premier Corporate VISA accounts to the highest U.S. Prime Rate published by the <i>Wall Street Journal</i> on the 10th day (or prior business day) of the prior month. .</p>
Penalty APR and When It Applies	None
Paying Interest	<p>Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
Minimum Interest Charge	None
Fees	
Annual Fees	None
Transaction Fees: <ul style="list-style-type: none"> • Balance Transfer • Cash Advance 	<p>None</p> <p>Either \$4 or 4% of the amount of each cash advance, whichever is greater. 1% of each transaction in U.S. dollars.</p>

<ul style="list-style-type: none"> Foreign Transaction 	
<p>Penalty Fees:</p> <ul style="list-style-type: none"> Late Payment: Over the Credit Limit: Returned Payment: 	<p>\$29</p> <p>\$29</p> <p>\$29</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

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

*Your application is a request for an account with either Elite or Premier Pricing. We will first consider you for the pricing with the lowest rates. We determine your APR based on a review of your application and credit history.

You must be at least 18 years of age and reside in the United States.

Visa® is a federally registered service mark of Visa U.S.A., Inc, used pursuant to license.