

Important Terms Disclosure

By submitting an Application, I acknowledge and agree on behalf of the Business entity and myself as the Owner/ Authorized Officer:

1) that all information provided in connection with this application is correct; 2) that Bank of America, N.A. ("Bank of America") may investigate and exchange reports regarding information on the Owner/Authorized Officer and the Business entity with credit reporting agencies and others in order to approve or decline this application, service my account, and manage your relationship with me; 3) that the accounts will be used for business purposes only; 4) to all terms of the Business Card Agreement provided with the cards; 5) that I authorize Bank of America to provide my application information and any updated application information I provide to its affiliate(s) in connection with other accounts that I may have with those affiliates; 6) that the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts; and 7) that on behalf of the Business entity and myself, I grant a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the Business entity and/or me with Bank of America or any of its affiliates to satisfy all liabilities incurred under the Business Card Agreement.

Details of Rate, Fee and Other Cost Information

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Business Card Agreement and applicable law. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

Interest Rates and Finance Charges	
Annual Percentage Rate (APR) for Purchases	12.74% to 19.74% , based on your or your business's creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.74% to 19.74% , based on your or your business's creditworthiness when you open your account. After that, your APR will vary with the market based on the Prime Rate
APR for Cash Advances	24.74% This APR will vary with the market based on the Prime Rate.
Penalty APR	None
How to Avoid Paying Finance Charges on Purchases	Your due date is at least 25 days from your statement Closing Date. If you pay your entire balance in full by the due date each month, we will not charge you Finance Charges on Purchases.
Minimum Finance Charge for Purchases	If you are charged Finance Charges, the charge will be no less than \$1.00.

Please see the next page for a continuation of the Details of Rate, Fee and Other Cost Information.

Fees	
Annual Fee	Business Level Earning Plan: \$50 for the company and \$25 per card. Individual Level Earning Plan: \$0 for the company and \$75 per card.
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer Either \$10 or 4% of the amount of each transaction, whichever is greater. • Cash Advance Either \$10 or 4% of the amount of each transaction, whichever is greater (exception below). Overdraft Protection Cash Advance (if enrolled): Either \$10 or 3% of the amount of each transaction, whichever is greater. • International Transaction None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment \$19 if balance less than or equal to \$100; \$29 if \$100.01 - \$1,000; \$39 if \$1,000.01 - \$5,000; \$49 if greater than \$5,000. • Returned Payment \$39

When applicable, we apply the minimum payment to lower APR balances before higher APR balances; amounts in excess of the minimum payment are applied to higher APR balances before lower APR balances. Payments are allocated to posted balances.

Cash Advances and Balance Transfers may not be used to pay off or pay down any Bank of America or FIA Card Services account. The Cash Limit assigned will be a percentage of the total Credit Limit assigned; be sure to check what your Cash Limit is before using your account to make cash transactions. All credit card accounts are subject to credit approval and credit card account limits are subject to creditworthiness. Normal credit standards apply. Credit cards are issued and administered by Bank of America, N.A. You must be at least 18 years of age and be an Owner/Authorized Officer of the business to apply.

Alaska Airlines Credit Card Program Summary. Please read your credit card program rules and new account materials which will be mailed to you after your account is established. An Eligible Business Card is a company level account for the Business Level Earning Plan or the cardholder level account under the Individual Level Earning Plan (as elected by you at the time of application), any of which must be in good standing to earn these rewards. **How You Earn Miles:** Eligible Business Card accounts earn miles when you use your card to make purchases, minus returns, credits and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn miles: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, finance charges, fraudulent transactions and certain other charges. **1 Mile:** Earn 1 mile for every \$1 charged to the card each billing cycle. **3 Miles:** Earn 3 miles (consisting of 2 bonus miles and 1 base mile) for every \$1 in Purchases of eligible Alaska Airlines Purchases. Eligible Alaska Airlines Purchases include Alaska Airlines tickets, in-flight food and beverage purchases and cargo purchases billed by Alaska Airlines as the merchant of record and booked directly through Alaska Airlines. Otherwise eligible Alaska Airlines purchases made through a third-party merchant (e.g., travel agency, online merchant) will not qualify for triple miles. Eligible Alaska Airlines Vacation Packages used for business, must be booked via the Alaska Airlines website or by calling the Alaska Airlines Vacation Packages toll free number listed on the website. All miles earned on the account will be credited to the eligible cardholder's Alaska Airlines Mileage Plan™ account. Eligible Business Cards will be automatically enrolled in the Alaska Airline Mileage Plan Dining Rewards program by Rewards Network and a Welcome Kit will be sent to you explaining your restaurant dining earning opportunities. **Bonus Miles:** Earn up to 5 miles per qualifying \$1 spent at select restaurants. For a complete list of participating restaurants, visit mileageplan.rewardsnetwork.com. Miles earned through the Alaska Airlines Mileage Plan Dining Rewards program will be posted to your Alaska Airlines Mileage Plan account.

Bonus Miles Offer: Eligible Business Card accounts will qualify for 30,000 bonus miles if the eligible account is used to make Purchases totaling at least \$1,000 that post to the account within 90 days of the account open date. Bonus miles will be awarded to the Mileage Plan membership account you selected (either combined, in the Business Level Earning Plan or to the individual Cardholder Level Earning Plans), based on program rules. Bonus miles are a one-time offer valid only on new accounts. Bonus miles will be applied to the eligible Mileage Plan account approximately within the first 2 billing cycles after qualifying. An additional 1,000 bonus miles will be applied to accounts approved through select application channels as specified within the marketing. The value of this reward may constitute taxable income to you or your company. Bank of America may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you or your company that reflects the value of such reward. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees, provide tax advice.

Annual Companion Fare Benefit: Eligible Business Card accounts who make any combination of Purchases totaling at least \$1,000 that post to the account within 90 days of the account open date will qualify for a round-trip coach Companion Fare on Alaska Airlines from \$121 (USD) (\$99 base fare plus taxes and fees, from \$22 depending on your Alaska Airlines flight itinerary) when traveling with another passenger on a paid published coach airfare on the same itinerary, booked at the same time. A Companion Fare code will be credited to the Eligible Business Card account's Alaska Airlines Mileage Plan™ account approximately within the first 2 billing cycles after qualifying for the Companion Fare benefit. Eligible Business Card accounts which are open and in good standing on their annual Account Anniversary date will receive a Companion Fare code within the first 2 billing cycles after the Anniversary date each year. The Companion Fare code must be redeemed within 12 months of the date of issue. Once ticketed, travel may be completed after the expiration date of the Companion Fare code. The expiration date cannot be extended and, once your Companion Fare code has

expired, it cannot be exchanged. If your Account is closed, you are no longer eligible to receive this benefit. Mileage cannot be used as a form of payment, however mileage credit accrual is allowed for both passengers. The Companion Fare code is not valid with award travel, and cannot be combined with any other airfare discounts. Applicable taxes and fees are subject to change. The value of this reward may constitute taxable income to you or your company. Bank of America may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you or your company that reflects the value of such reward. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees, provide tax advice.

Free Checked Bag Benefit: Eligible Business Card accounts that have an open account at the time of travel and up to 6 passengers traveling on the same reservation may check 1 bag free of charge on qualifying reservations. Qualifying reservations include flights marketed by Alaska Airlines and operated by Alaska Airlines, Horizon Air, SkyWest or PenAir (codeshare flights operated by other carriers are not eligible). The free checked bag benefit will be awarded to the Mileage Plan membership account you selected (either combined, in the Business Level Earning Plan or to the individual Cardholder Level Earning Plans), based on program rules. The eligible cardholder must include the eligible Mileage Plan number in the reservation at the time of check-in. For reservations made with Group Booking Codes or through the Group Desk, individual passengers must qualify for the benefit. Baggage restrictions apply. See alaskaair.com/bagrules for complete baggage rules. Payment with the Alaska Airlines Visa Business credit card is not required to qualify for this benefit. Offer may not be applied retroactively, and no refunds will be issued. Not applicable for passengers who already receive 1 or more free checked bags. New Eligible Business Card accounts of the Alaska Airlines Visa Business Card will be eligible for this benefit approximately 2-3 weeks after approval.

EasyBiz: If the Business owner and/or an employee(s) chooses to use their EasyBiz[®] created Mileage Plan number as the Mileage Plan number linked to their Alaska Airlines Visa[®] Business Card, select credit card benefits may not apply including, but not limited to, the Free Checked Bag benefit.

Alaska Airlines Mileage Plan Enrollment: If you are not a current Alaska Airlines Mileage Plan member, Alaska Airlines will enroll you into the Alaska Airlines Mileage Plan program when you become a cardholder. Alaska Airlines has the sole responsibility for the Mileage Plan program, which is subject to amendment or termination at any time. See Alaska Airlines Mileage Plan Program Guidelines and Award Chart at alaskaair.com for details regarding award mileage requirements.

Miles Expiration and Forfeiture: See alaskaair.com for the Terms and Conditions that address miles expiration and forfeiture. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. All other Mileage Plan terms and conditions are found at alaskaair.com.

Overdraft Protection

You may ask to link Company's Bank of America business checking account to Company's Business Credit Card account ("Account") for Overdraft Protection, subject to the Bank's approval. If Company requests Overdraft Protection and is approved, Bank will automatically transfer funds from Company's Account to cover any overdraft in multiples of \$100 as long as Company's Account has sufficient cash and credit availability and Company is not in default under the Business Card Agreement. An Overdraft Protection Cash Advance fee will be charged to the Account, and the cash advance will accrue interest at the APR stated in the Business Card Agreement. Bank shall not be obligated to make, but may make a transfer that would result in Company's Account being over the Cash Limit and Credit Limit. Company acknowledges and agrees that any person authorized to transact business on the checking account may access Company's Account for Overdraft Protection coverage. The first Owner/Authorized Officer listed on the application will be the person whose account will be charged for the transfers made pursuant to the Overdraft Protection feature. Please see your Business Card Agreement for details.

Balance Transfers

If your account is set up for monthly payments of the balance in full you will not be eligible for Balance Transfer promotions and you may be excluded from receiving Balance Transfer checks. We reserve the right to decline to process any Balance Transfer for any reason. If the total amount requested exceeds your credit limit, we may send full or partial payments to your creditors in the order you requested. If you have a dispute with a creditor and pay that balance by transferring it to your new account, you may lose certain dispute rights. It will take 3-4 weeks to process your request. Continue paying each creditor until the transfer appears as a credit on that creditor's account. Finance charges (if and where applicable) accrue daily from the transaction date.

Bank of America, like all financial institutions, is required by Federal law to obtain, verify, and record information that identifies each customer that opens an account. When a client opens an account, we will ask for the client's legal name, address, tax identification number and other identifying information. We may ask for copies of business licenses or other documents evidencing the existence and good standing of the entity. For individuals, including sole proprietors, we may ask for the date of birth.

Nonprofit organizations, please provide a copy of the organization's last two years of financial statements, as well as an excerpt of your official minutes which includes the authorization to apply for this account. Upon approval and account opening, your account may not be eligible for the minimum payment option and we may require the balance to be paid in full monthly.

The authorized contact appointed for this account will be authorized to access account information on behalf of the business and to make changes to the accounts, including but not limited to, requesting credit line increases and additional cardholders.

These disclosures were accurate as of 1/2017. The information may have changed after that date. To find out what may have changed you may contact us by writing Bank of America, P.O. Box 53137, Phoenix, AZ 85072-3137.

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