

## Visa® Small Business Rewards

This program is issued and administered by TCM Bank, N.A. This information is accurate as of February 1, 2016. The variable rates, the fees, and the terms are subject to change. To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A. P. O. Box 31537, Tampa, FL 33631.

Interest Rates and Interest Charges	
<b>Introductory Annual Percentage Rate (APR) for Purchases and Balance Transfers:</b>	<b>0%</b> Fixed introductory APR applies for the first six billing cycles from date of account opening.* When the Introductory Period ends, your APR will change to the Standard APR.
<b>Standard Annual Percentage Rate (APR) for Purchases and Balance Transfers:</b>	<b>12.24%</b> (Prime plus 8.74%) to <b>22.24%</b> (Prime plus 14.74%), based on your creditworthiness. Your APR will vary with the market based on Prime Rate.**
<b>APR for Cash Advances</b>	<b>24.24%</b> (Prime plus 20.74%). Your APR will vary with the market based on Prime Rate.**
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. You will not be charged interest on purchases and balance transfers if you pay your entire balance by the due date each month. You will be charged interest on cash advances from the transaction date, or the first day of the billing cycle in which it is posted to your account, whichever is later.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.

Fees	
<b>Annual Fee</b>	<b>None.</b>
<b>Transaction Fees:</b> Balance Transfer  Cash Advance Foreign Transaction	3% of each balance transferred. Waived for balance transfers at time of account opening. Either \$10 or 3% of each cash advance, whichever is greater. If the merchant is outside of the U.S., the fee is: a) 3% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 2.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
<b>Penalty Fees:</b> Late Payment  Returned Payment	\$19 on balances less than \$100; \$29 on balances \$100 and over but less than \$250; \$39 on balances of \$250 or more. \$35.
<b>Over Limit Fee</b>	\$39.

**\*Loss of the Introductory APR:** We will end your Introductory APR if you fail to make any required Minimum Payment by the due date.

**\*\*The Prime Rate** used to determine your APR for a billing period is the U.S. Prime Rate published in the Wall Street Journal on the 1st day (or if the 1st day is not a business day, the preceding business day) of the prior month. Your APR will increase if the Prime Rate increases.

### TERMS AND CONDITIONS

When you ("you" or "your" mean the owner, officer, or partner of the Business with the authority to bind the Business) complete the Application for a business card form TCM Bank, N.A. ("TCM", "we", or "us), you agree to the following:

1. YOU REPRESENT AND WARRANT THAT ALL CARDS ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR

COMMERCIAL OR BUSINESS PURPOSES.

2. You agree to be jointly and severally liable with the Business for all charges to the account including those charges by Authorized Users. This means that you will be personally liable for all balances incurred on all cards and accounts issued pursuant to the Application now or whenever such additional accounts may be established in the future and that the Business is jointly liable for all cards issued in the Business name and/or at the request of the Business. If you leave the Business, you will continue to be responsible for the outstanding balances on the account. You must notify us immediately to close any accounts and prevent further usage.
3. You represent that that information you provide on the application is accurate. You authorize us to verify this information and to obtain and use business and consumer credit reports in connection with your request for an account and any update, renewal or extension of credit we may extend to you. You authorize us and our Affiliates to exchange information as permitted by law. If you request, we will tell you if a credit report was requested and, if so, the name and address of the consumer reporting agency which furnished the report.
4. You must notify Authorized Cardholders that we may obtain, provide and use information about them and that their use of the account is subject to the terms of the Business Card Loan Agreement.
5. If an account is opened, you will receive a Business Card Loan Agreement with your card(s). When you use the account or any card, authorize their use, or make any payment on the account, you agree to the terms of the Business Card Loan Agreement and any future revisions of the Business Card Loan Agreement.
6. You authorize us to allocate your payments and credits in a way that we determine.
7. You agree that we may change the terms of, or add new terms to, the Business Card Loan Agreement at any time. We may apply any changes or new terms to any existing or future balances on your account.
8. Only qualified individuals at least 21 years old may be approved for an account.
9. Your Business Card Loan Agreement contains an arbitration provision, which impacts your opportunity to have disputes related to your account heard in a court or by a jury, and to participate in a class action or similar proceeding.