BUSINESS VISA CREDIT CARD RATES AND TERMS

Rates effective April 30, 2025 and subject to change

San Diego County Credit Union®
sdccu.com®

BUSINESS VISA® CREDIT CARD INTEREST RATES AND INTEREST CHARGES	
Card Usage Type	**Annual Percentage Rate (APR) for Purchases and Cash Advances**
Business Visa Purchases	**12.49%** Variable for Business Visa
Business Visa Cash Advances	**22.49%** Variable for Business Visa
Other APRs*	Default APR: 29.99%. See explanation below.
Variable rate information	Your APR may vary. Rates will be determined by: - adding 4.99% to Prime Rate for purchases. The APR shall not be lower than 9.99%. - adding 14.99% to Prime Rate for cash advances. The APR shall not be lower than 19.99%. Rate adjusts monthly based on the Prime Rate as published in *The Wall Street Journal* on the 15th or next business day of the current month. There is no maximum APR for either Purchases or Cash Advances.
Grace period for repayment of purchase balances	30 days on average
Method for computing the balance for purchases and cash advances	Average Daily Balance (including new transactions)
Annual fee	$25 (Fee waived if $10,000 or more in net purchases are made annually)
Transaction fee for cash advances	2% of the amount of the advance ($1 min/no max)
Other fees	International Service Assessment Fee: 3% of the amount of the purchase or cash advance. (international transaction) Late Payment Fee: $25 if your minimum monthly payment is 10 days or more late. Over Credit Limit Fee: $20 for any month the balance of your account on the statement date exceeds the approved credit limit by $500 or 20%, whichever is less.

*If a payment is missed in more than one billing cycle two times in a 12-month period, the APR will be 29.99% fixed on all balances.

The information about the costs of the cards described above is accurate as of the date shown above. This information may have changed after that date. To find out what may have changed, call us at (877) 732-2848 or write us at: Visa Department, PO Box 261209, San Diego, CA 92196-1209.