

VISA® BUSINESS REWARDS CARD

INTEREST RATE AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for a period of six months. After that, your APR will be 14.24% to 21.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% Introductory APR for a period of six months. After that, your APR will be 14.24% to 21.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	None
Paying Interest	We will not charge you any interest on purchases if you pay your entire balance by the due date each month. The Interest Charge on cash advances begins from the date you obtained the cash advance. The Interest Charge on balance transfers begins from the date the transaction is posted to your account.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
FEES	
Annual Fees	None
Transaction Fees	During the introductory period, \$10 or 3% of the amount of balance transfer amount, whichever is greater (maximum fee: \$150). After the introductory period, No Fee . Either \$10 or 3% of the amount of each cash advance, whichever is greater.
• Balance Transfer Fee	
• Cash Advance Fee	
• International Transaction Fee	None
Penalty Fees	Up to \$41.00 Up to \$30.00
• Late Payment Fee	
• Returned Payment Fee	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your account agreement for further information regarding how we calculate your balance.

Other: Prime Rate: Variable APRs are based on the **7.50%** Prime Rate as of **December 19, 2024**.

The information described in this disclosure is accurate as of **December 19, 2024**. This information may have changed after that date. To find what may have changed, call us at **833-677-5270** or write to us at: **D.L. Evans Bank, P.O. Box 1188 Burley, ID 83318**.