TRUIST BUSINESS PREMIUM CREDIT CARD – TERMS AND DISCLOSURES	
Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**15.74% to 24.74%** Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.)
APR for Balance Transfers [1]	**15.74% to 24.74%** Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.)
APR for Cash Advances [2]	**27.74%** This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.)
APR for Cash Advances for Overdraft Protection Transfers	**27.74%** This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.)
Penalty APR and When It Applies	**28.65%** This APR will vary with the market based on the Prime Rate. (See definition of Prime Rate below.) This APR may apply if: 1. You fail to pay two consecutive minimum payments by their respective statement due dates; or 2. Within a six (6) month period, you fail to make two or more of your minimum payments by their respective statement due dates. **How Long Will the Penalty APR Apply?:** Penalty pricing changes will be effective as of your next billing cycle following the late payment condition described above. If you make on-time minimum payments for a period of six (6) consecutive billing cycles, your account will be reviewed for an appropriate rate adjustment. However, the Penalty APR may apply indefinitely.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge interest on new purchases if you pay your entire balance in full by the due date each month.
Minimum Interest Charge	None
Fees	
Annual Fee [3]	**$0** Introductory Annual Fee for the first year, **$299** after that.
Transaction Fees	
Balance Transfer Fee	**4%** of each advance (**$10.00** minimum)
Cash Advance Fee	**4%** of each advance (**$10.00** minimum)
Cash Advance for Overdraft Protection Transfer Fee	**4%** of each advance (**$10.00** minimum, **$75.00** maximum), for each checking account that receives an Overdraft Protection Transfer on the same day.
Foreign Transaction Fee	**None**
Penalty Fees	
Late Payment Fee	Up to **$39**, if we do not receive a required minimum payment when due, we may charge a Late Payment Fee of the minimum payment due or $39, whichever is less.
Returned Payment Fee	Up to **$39**
Overlimit Fee	**None**

How We Calculate Your Balance: We use the "Average Daily Balance (including new transactions)" method.

Prime Rate: The Prime Rate used to determine your APR is a variable rate announced by Truist Bank from time to time as the Prime Rate and is subject to change periodically. The Prime Rate is currently 6.75% as of 07/01/2026.

For the current Prime Rate and other rate information, visit the Truist.com Business Credit Card page, contact your local Truist branch, write to Truist at P.O. Box 698, Wilson, NC 27894-0698, or call 844-4TRUIST (844-487-8478).

Your rates are calculated using the following methods:

- **a)** Purchase Rate – Add the Prime Rate to 8.99% to 17.99%
- **b)** Balance Transfer Rate – Add the Prime Rate to 8.99% to 17.99%
- **c)** Cash Advance Rate – Add the Prime Rate to 20.99%
- **d)** Cash Advance for Overdraft Protection Transfer Rate – Add the Prime Rate to 20.99%
- **e)** Penalty Rate – Add the Prime Rate to 21.90%

Billing Cycle: Truist Business Credit Card will bill the Customer on a periodic (monthly) basis on a date Bankcard selects for all amounts owed.

[1] **Balance Transfer Minimum**: The minimum Balance Transfer amount is $100. We may reject Balance Transfer requests when they are less than $100.

[2] **Request for Cash Advance Account Access**: Truist will assign a portion of the Total Credit Limit to be available for the Organization to make Cash Advances; this is known as the Cash Advance Credit Limit for the Account. However, before the Organization may use Cash Advances as a Transaction type available for Account use, the Organization must expressly notify the Bank of this election; this can be done by calling 844-4TRUIST (844-487-8478) or making the request in person at a Truist branch.

[3] **Annual Fee**: The Annual fee will be assessed annually on the last day of the billing cycle in the month following the anniversary of the account opening date. The anniversary date is the date the account was initially opened on Truist systems. For accounts with centralized billing, the fee will be assessed at the company level. For accounts with individual billing, the fee will be assessed to a cardholder account that we designate. We will waive the Annual Fee if – at the time we charge the Annual Fee for a given year – the Organization has spent at least $100,000 on Eligible Purchases during the preceding 12 calendar months. For example, if the last day of your cycle is on 7/15/2026, we will measure the organization's spend from 7/1/2025 to 6/30/2026.

Credit Report: By applying for this Truist Business Credit Card Account ("Account"), the Organization agrees that we may obtain credit reports for purposes of processing the application and thereafter as Truist deems necessary to maintain, review, update, renew, service, evaluate/change the credit limit of, or collect upon the Account. The Organization authorizes Truist to verify the information and obtain further information concerning the credit standing of the Organization, its representatives, and to exchange credit information with others.

If the Organization's application for credit is denied, the Organization has the right to a written statement of the specific reason(s) for the denial. To receive that statement, please write to Truist, Business Credit Card Risk, 7455 Chancellor Dr., MC 866-97-02-90, Orlando, FL 32809, within 60 days from the date notified of the decision. Truist will send you a written statement of the reason(s) for the denial within 30 days of receiving your written request for the statement.

Other Important Disclosures

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the legal capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

All credit cards are subject to credit approval. If your Organization is approved as a Business Cardmember, we reserve the right to change your account terms should your credit profile change or for other reasons described in your Organization's Business Credit Card Account Agreement.

USA PATRIOT ACT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.