Nusenda Visa Signature® Business Credit Card Terms and Conditions

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	For the **Nusenda Visa Signature Business Credit Card,** your APR at account opening will be **14.25% to 16.25%** based on your creditworthiness. After that, the APR will vary with the market based on the Prime Rate.[1]
APR for Balance Transfers	**14.25% to 16.25%** at account opening based on your creditworthiness. After that, the APR will vary with the market based on the Prime Rate.[1] Interest on balance transfers (including credit card convenience checks) will start accruing from the transaction date.
APR for Cash Advances	**14.25% to 16.25%** at account opening based on your creditworthiness. After that, the APR will vary with the market based on the Prime Rate.[1] Interest on cash advances will start accruing from the transaction date.
Penalty APR and When it Applies	**18.00%** This APR may be applied to your account if you fail to make the minimum payment due in three (3) consecutive billing cycles. **How Long Will the Penalty APR Apply?** If your APR(s) increase to the fixed rate of 18.00% due to late payment as described above, that rate will be charged until the account is brought current and remains current for six (6) consecutive billing cycles, at which time your rate for Purchases, Balance Transfers, and Cash Advances will revert to the rate then applicable and will vary thereafter according to the applicable variable rate provisions.
How to Avoid Paying Interest on Purchases; When Interest is Charged	You will not be charged interest on purchases if you pay your entire new purchase balance by the due date each month. You will begin being charged interest on balance transfers

[1] We add a margin, based on your creditworthiness, to the Prime Rate to determine the APR. The Prime Rate is the highest rate of interest so identified in the "Money Rates" column of the Wall Street Journal. Any increases will take effect monthly following a change in the Prime Rate.

	(including credit card convenience checks) and cash advances on the transaction date.
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 **www.consumerfinance.gov/learnmore**.

Fees

Fees to Open or Maintain your Account	
Annual Fee:	$0 for the first year, $95 thereafter.
Application Fee:	None
Transaction Fees	
Balance Transfer:	None
Cash Advance:	$5.00 minimum or 3% of the amount of each transaction, whichever is greater.
Foreign Transaction:	There is no fee assessed on foreign transactions.
Penalty Fees	
Late Payment:	**$27.00** for the first time your payment is late and, if you make a subsequent late payment within the following 6 billing cycles, you will be charged **$30.00**.
Over-the-Credit Limit:	None. We do not allow transactions that will exceed your credit limit.
Returned Payment:	**$26.00** if your payment is returned for any reason.

Cash Back Rewards

Welcome Offer Rewards *(Limited time only)*	A newly opened[2] **Nusenda Visa Signature Business Credit Card account is eligible to earn up to $620 in Welcome Offer Rewards:** ➢ **Earn $500 cash back** when $6,000 or more in purchases are made in the first 60 days[3]. ➢ **Earn Double Cash Back (so, 3.0%), up to $120**, on all purchases made in the first 60 days[3].
Cash Back Rewards for All Purchases	A **Nusenda Visa Signature Business Credit Card** account will earn 1.5% cash back on purchases[4].
Bonus Categories Earning Double Cash Back Rewards	A **Nusenda Visa Signature Business Credit Card** account will earn double cash back (3.0%) on home improvement, gas, and retail good purchases[3].

- Nusenda business members can earn up to $25,000 in rewards each calendar year under the **Nusenda Visa Signature Business Credit Card** Cash Back Rewards program.
- Only purchase transactions are eligible to earn Cash Back Rewards. The following transactions are not eligible to earn rewards: Cash advances, balance transfers, credit card convenience checks, returns, payments, quasi-cash/account funding transactions (including Venmo, Cash App, and gambling transactions), and ATM withdrawals.
- Rewards can be accessed and redeemed in mobile and internet banking through our Scorecard partner site. Earned rewards are posted to ScoreCard and are ready to be redeemed the following business day, provided the account is not delinquent.
- The Welcome Offer Rewards 60-day period begins at account opening.
- Cash Back Rewards don't expire. However, if the Nusenda Visa Signature Business Credit Card account is closed, you will no longer have access to the rewards.

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[2] Offer valid only for the first Nusenda Visa Signature Business Credit Card account opened by each business which is a Nusenda Credit Union member; Nusenda membership is required, and eligibility requirements apply.

[3] Note that only purchases which are made within the first 60 days of opening the Nusenda Visa Signature Business Credit Card account and which are not returned (or otherwise have the charges reversed) qualify.

[4] The total cash back rewards per year cannot exceed $25,000 per account.