



Business Card Pricing Information

This program is issued and administered by The State Bank and Trust Company This information is accurate as of February 1, 2016

Interest Rates and Interest Charges:

Introductory Annual Percentage Rate (APR) for Purchases:	0% 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.
Introductory Annual Percentage Rate (APR) for Balance Transfers:	2.99% 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.
Standard Annual Percentage Rate (APR) for Purchases, Balance Transfers and Cash Advance:	9.99% to 14.99% Fixed APR that you may qualify for at account opening will depend on your credit worthiness.
Penalty APR and When It Applies	None
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on the retail purchases or balance transfers if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00

Fees:

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transaction 	None Either \$5 or 3% of the amount of each transfer, whichever is greater. No maximum fee. Up to 1.0%
Penalty Fees <ul style="list-style-type: none"> Late Payment Over-the-Credit Limit Returned Payment 	Up to \$35 None Up to \$35
Other Fees <ul style="list-style-type: none"> Pay by Phone 	Up to \$6

Loss of Introductory APR: We may end your introductory APR and apply the penalty APR if you make a late payment.

How We will Calculate Your Balance: We use a method called "average daily balance" (including new purchases).* An explanation of this method is provided in your cardholder agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

BUSINESS CARD 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 this Application for a business card loan from The State Bank and Trust Company ("Bank", "SBT", "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. If signing as a Guarantor, 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 the information you provide on this 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 Credit Card Regulations.
5. If an account is opened, you will receive Credit Card Regulations 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 Credit Card Regulations and any future revisions of the Credit Card Regulations.
6. You authorize us to allocate your payments and credits in any way that we determine.
7. You agree that we may change the terms of, or add new terms to, the Credit Card Regulations at any time. We may apply any changed or new terms to any existing or future balances on your account.