

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> Introductory APR for the first 6 billing cycles from the date your Account is opened. After that, <b>13.99% to 21.99%</b> for Business Rewards Preferred, based on your creditworthiness; and <b>15.99%</b> for Business Rewards Select. These APRs will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0%</b> Introductory APR for 6 billing cycles from the date of your initial balance transfer within the first 6 months of account opening. After that, <b>13.99% to 21.99%</b> , for Business Rewards Preferred, based on your creditworthiness; and <b>15.99%</b> for Business Rewards Select. These APRs will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>23.99%</b> if account is 60 days or more past due. <b>How Long Will the Penalty Rate Apply?</b> If your APR is increased, the Penalty APR will apply until you make 6 consecutive minimum payments when due.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	<b>None</b>
<b>FEES</b>	
<b>Annual Fee:</b>	<b>\$75</b> per company account; fee waived for first 12 months. After the initial 12 months, if company spends \$15,000 or more in prior year, the fee will be waived for the current year.
<b>Transaction Fees:</b>	Balance Transfer: Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater Cash Advance: Either <b>\$10</b> or <b>4%</b> of the amount of each advance, whichever is greater Foreign Transaction: <b>3%</b> of the amount of each transaction in U.S. dollars
<b>Penalty Fees:</b>	Late Payment: Up to <b>\$37</b> Returned Payment: Up to <b>\$37</b> Over-the-Credit Limit: <b>\$25</b> fee per billing cycle if a transaction above the credit limit posts to the account

**How We Will Calculate Your Balance:** We use the average daily balance method (including new transactions). See your credit card agreement for more details.

**Loss of Introductory APRs:** We may end your introductory APRs for purchases and balance transfers if you become more than 30 days late in paying your bill during the first 6 billing cycles and your APRs for purchases and balance transfers will be at the non-promotional APRs.

**Other Fees:** \$25 special handling fee applies for your initial, additional and lost or stolen card if you require expedited delivery and/or delivery of your card to an address other than your billing address. Requests for expedited delivery must be made before 2:00 pm EST to ensure next day delivery. If the request is made after 2:00 pm EST, delivery will be made the following day.

All contents are accurate as of printing date December 2024. Contents subject to change after printing date. For changes that may have occurred after printing date, please visit [www.oceanbank.com](http://www.oceanbank.com) or call us at 305-569-5000 or 1-844-OCEAN4U (1-844-623-2648).

Due to security concerns, we may restrict mail services to some countries and will require an alternative mailing address outside of the restricted country; other arrangements such as Hold Mail Service can be established.