

**Rates and Fees Table**  
**Business Cash Back Mastercard®**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> introductory APR for the first 6 billing cycles from date of account opening.</p> <p>After that, your APR will be <b>18.49% to 28.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate. *</p>
<b>APR for Balance Transfers</b>	<p><b>0.00%</b> introductory APR for the first 12 billing cycles from the date of account opening.</p> <p>After that, your APR will be <b>18.49% to 28.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.*</p>
<b>APR for Cash Advances</b>	<p><b>29.49%.</b></p> <p>This APR will vary with the market based on the Prime Rate. *</p>
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	<p>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.</p> <p>We will begin charging interest on cash advances, balance transfers, and convenience checks on the transaction date.</p>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.50.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>Fees</b>	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> </ul> <ul style="list-style-type: none"> <li>• Either <b>\$10 or 5%</b> of the amount of each transfer, whichever is greater.</li> </ul>

<ul style="list-style-type: none"> <li><b>Cash Advance</b></li> <li><b>Foreign Transaction</b></li> </ul>	<ul style="list-style-type: none"> <li>Cash Loans and ATM Loans: Either <b>\$10 or up to 5%</b> of the amount of each advance, whichever is greater.</li> <li>Cash Equivalent Transactions: Either <b>\$10 or up to 5%</b> of the amount of each advance, whichever is greater.</li> <li>Either <b>\$1.50 or 3%</b> of the U.S. dollar amount of each transaction, whichever is greater.</li> </ul>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li><b>Late Payment</b></li> <li><b>Returned Payment</b></li> <li><b>Over-the-Credit Limit</b></li> </ul>	<ul style="list-style-type: none"> <li>Up to <b>\$40</b></li> <li><b>\$35</b></li> <li><b>None</b></li> </ul>
<p><b>Set Up and Maintenance Fees</b></p> <p><b>SpendTrack</b></p> <ul style="list-style-type: none"> <li><b>One Time – SpendTrack Card Management Setup Fee</b></li> <li><b>Additional Employee Set Up for additional cards -self- service</b></li> <li><b>Concierge Service Employee Set Up Fee by Navigant CU</b></li> </ul>	<p>SpendTrack® enables businesses to easily manage their own business credit card program through a digital interface.</p> <ul style="list-style-type: none"> <li><b>None</b></li> <li><b>None</b></li> <li> <ul style="list-style-type: none"> <li>1-5 Employees: <b>\$0</b></li> <li>6-10 Employees: <b>\$39</b></li> <li>11-20 Employees: <b>\$79</b></li> <li>21-25 Employees: <b>\$139</b></li> <li>26-49 Employees: <b>\$179</b></li> <li>&gt;50 Employees: <b>\$249</b></li> </ul> </li> </ul>

<ul style="list-style-type: none"> <li>• <b>Expense Management System Setup Fee</b></li> <li>• <b>Concierge Service Expense Management Set Up Fee by Navigant CU</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>None</b></li> <li>• <b>\$99</b></li> </ul>
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**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

**Loss of Introductory APR:** We may end your introductory APR if you make a late payment. Your APR will revert to the APR charged for Purchases.

**\*How We Will Calculate Your Variable Rates:** Your variable rates may change when the Prime Rate changes. Your APR for Purchases and Balance Transfers may vary monthly and will be reset on the first day of each billing cycle by adding the index to a margin of **11.49 - 21.49** percentage points. The APR for Cash Advances may vary monthly and will be reset on the first day of each billing cycle by adding the index to a margin of **22.49** percentage points. The index is determined monthly, and it is the Prime Rate published in the northeastern edition of *The Wall Street Journal* in its Money Rates table on the tenth day of the preceding month rounded up to the nearest one-quarter of a percentage point. If the tenth day of the preceding month is not a business day, we will use the Prime Rate published on the preceding business day.

The information about costs of the card described in this application is accurate as of January 1, 2026. This information may have changed after that date. To find out what may have changed, call us at 401-233-4700.

**SEE NEXT PAGE for more important information about your Account.**

## **TERMS & CONDITIONS OF OFFER:**

Authorization: When you ("you", "your" means the owner, officer, or partner of the company with the authority to bind the company to the terms & conditions of this offer and the Business Credit Card Agreement and who is agreeing to the terms on their own behalf and that of the company) submit this application to Navigant Credit Union, ("Navigant", "we", or "us"), you hereby certify, acknowledge and agree to the following:

1. You are duly authorized to apply for the extension of credit, and you have the authority to bind the company to this application and the Business Credit Card Agreement, and that you agree to terms of each, both on behalf of the company and on your own behalf.
2. You are at least 18 years old and you understand you must be at least 18 years old to qualify.
3. You have the authority to permit Navigant to issue a credit card in the company name.
4. All information and representations you provided in connection with the application, including any supporting documentation, is true, correct, and complete and you agree to notify us promptly of any material change(s). If you omit any information on this application, we may deny your request for an account.
5. All of your statements are true and correct in every detail and represent the financial condition of yourself and the company as of the date of this application;
6. If the credit is approved and an account is opened we will provide the Business Credit Card Agreement, and you agree to the terms of this application and the Business Credit Card Agreement by: submitting the application, using the account or any card associated with the account, authorizing their use, or making any payment on the account. The account may be canceled within thirty (30) days after receiving the card and the account has not been used."
7. If the request for credit is approved, the company shall pay all fees related to the extension of credit and establish and maintain a Navigant share account. Although membership with Navigant is required, there is no fee to become a member of Navigant.
8. You have read and understand this application and the supporting documentation and disclosures, and you agree to the terms and conditions of the credit card account.
9. The rates, fees, and terms may change, and Navigant has the right to change the account terms of (including the Annual Percentage Rates), or add new terms to, the Business Credit Card Agreement governing the extension of credit, at any time, subject to applicable law, and without further notice to you.
10. Navigant reserves the right to change the benefit features associated with the card account at any time.
11. You authorize Navigant to obtain credit bureau reports, employment, and income information about you that Navigant will use when considering the application for

credit. Navigant may obtain and use information about your accounts with Navigant and others such as checking, deposit, investment, and utility accounts from credit bureaus and other entities. You understand that Navigant may investigate and exchange reports regarding information about you with credit reporting agencies and others in order to approve or decline this application, service your account, close your accounts and/or restrict accounts and services and manage the relationship. You also authorize Navigant to obtain credit bureau reports and any other information about you in connection with: a) extensions of credit on this account; b) the administration, review or collection of my account; and c) offering you enhanced or additional products and services.

12. You understand that Navigant may check credit and trade references in reviewing the above and disclose information about Navigant's credit experience with you, as authorized by law.
13. You understand that if you ask, Navigant will provide the name and address of any consumer reporting agency that provides a consumer credit report to Navigant.
14. We reserve the right to approve or decline applications on the basis of our standard credit terms and policies. Before we approve you for a credit card, we will review your credit report, information about the company, including financial information, and the information you provide. Based on this review, you may receive a card with different costs or you may not receive a card.
15. If an account is approved, all cardmembers will have access to 100% of the approved credit access line and any amount over the credit access line that we authorize. If you would like to set spending limits on any cardmembers, please contact our Credit Card Member Service Department at 401-233-4700 after the account is opened.
16. In consideration for the credit extended, if approved, and as a condition for Navigant to extend such credit, you understand and agree to be personally liable both individually, and jointly and severally with the company, for payment of all balances incurred, including but not limited to all debts, charges, fees, and interest on all cards and accounts issued pursuant to this application and the Business Credit Card Agreement, now or whenever such additional accounts may be established in the future and regardless of the person who may have incurred the obligations, including any authorized users. You agree to personally guarantee the prompt payment when due of all present and future liabilities for the credit extended to the company and all obligations incurred by the company in accordance with the terms of the Business Credit Card Agreement. You understand that if you leave the employment of the company, you will continue to be individually and jointly and severally liable for the outstanding amounts owed on the accounts. You agree to notify Navigant immediately to close the accounts and prevent further usage.
17. Navigant may require a separate personal guaranty executed by you and any other owners. Additional information or documentation may be requested by Navigant.
18. **On behalf of the company, the other owners and yourself, you grant, specifically as a condition of the use of a credit card issued to the company,**

a security interest in all joint and individual consumer and business share accounts now or hereafter maintained by the company, you and/or the other owners with Navigant Credit Union or any of its affiliates to satisfy all liabilities incurred under the Business Credit Card Agreement; you understand if the business credit card loan account becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account.

19. The company, you, and any other business owners acknowledge that Navigant Credit Union has the right to enforce a statutory lien against the shares and dividends on deposit in all joint and individual consumer and business accounts, and any monies held by Navigant now or in the future, owned by the company, you, or other owners, to the extent of any outstanding obligations to Navigant, as that amount varies. The company, the owners, and you acknowledge that Navigant may enforce the right without further notice to the company, you, or other owners.
20. The account(s) will be used for business purposes only and may not be used for personal or household purposes, and the credit card is being issued to a public or private company including a sole proprietor or employees or contractors of an organization.
21. You must have a valid permanent home address, and the company must be a domestic company organized and/or headquartered in one of the following states: RI, MA, CT, NH, VT, ME, NY, NJ, PA, FL. All beneficial owners and employee cardmembers or authorized users must have a residential address within the United States.
22. You agree to provide all required beneficial owner information and control information and to certify that the information is true and accurate. You understand and agree that you are obligated to notify Navigant of any changes in ownership or control of the company.
23. You authorize Navigant to provide your application information and any updated application information you provide to its affiliate(s) in connection with other accounts that you may have with those affiliates.
24. Cardmembers who currently have or have had a Navigant credit card in any rewards program, may not be eligible for a second Navigant credit card in the same rewards program. Likewise, Navigant cardmembers currently receiving promotional pricing, or Navigant cardmembers with a history of only using their current or prior Navigant card for promotional pricing offers, are not eligible for a second Navigant credit card with promotional pricing.
25. By providing your telephone number(s), including any wireless phone number, you are giving Navigant, its affiliates, agents, assigns and service providers permission to contact you at that number(s) provided, about this account and all of your accounts with Navigant. You understand and agree your consent allows the use of text messages, artificial or prerecorded voice messages and automatic

dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

26. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults in your account may be reflected on your credit report.

**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 for 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.

Our policies may also require additional information about you or any person associated with you or with the account during application to assure that we comply with "Know Your Customer" requirements. We may decline your application if we are unable to obtain information in order to satisfy our "Know Your Customer" requirements. By opening an account with us, you confirm that neither you nor any beneficial owner of any account is covered by any sanctions programs administered or enforced by the U.S. Department of the Treasury, Office of Foreign Asset Control.

**Military Lending Act Information:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call us at 1-888-725-1535 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

**New York Residents:** We may obtain a credit report in connection with this account, including for any review, modification, renewal or collections associated with this account. Upon your request, you will be informed whether such report was requested and, if so, the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services at 800-342-3736, at [consumers@dfs.ny.gov](mailto:consumers@dfs.ny.gov), or via [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative listing of credit card rates, fees and grace periods.

**The Navigant Cash Back Rewards Program** is governed by the terms and conditions set forth in the Rewards Guide. Details on how to access and review the Rewards Guide will be provided with your card. The Rewards Guide will explain the program, including the following: A) Earn cash back rewards points on all eligible net purchases. A net purchase

is the amount of a purchase less any credits, returns and adjustments. Certain transactions do not qualify for cash back rewards points. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash back rewards. Please refer to the Rewards Guide for complete program terms and conditions. B) Cash Back Rewards points will expire after five (5) years (60 months) from the date they are earned, unless they are forfeited beforehand if: (i) the account is closed by you or us, for any reason such as inactivity or otherwise as further set forth in the Business Credit Card Agreement, or (ii) the account is no longer in good standing and remains in default for three (3) consecutive payments. C) Program is subject to change. D) You are solely responsible for any taxes that may be owed as a result of Cash Back Rewards Points earned and/or redeemed. Please consult your tax advisor. E) Other terms may apply and will be included in the Business Credit Card Agreement.

Please note that purchases are submitted and categorized by the merchant. Merchants are assigned a merchant code, which is determined by the merchant or its processor based on the products and services they primarily sell. Navigant Credit Union does not choose the merchant code or control how purchases are classified. A purchase will not receive an additional bonus pertaining to the category if the merchant code is not eligible.

This credit card is issued by Navigant Credit Union.

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