



**BANK OF THE WEST**  
**BNP PARIBAS**

## **Current Credit Card Agreements for New Business Accounts**

For new business accounts opened beginning 02/04/2018, the following Account Opening Disclosures and Credit Card Agreement apply by the credit card type received:

### **Business Credit Card**

[Account Opening Disclosure – Business Card](#)  
[Credit Card Agreement \(Business Cards\)](#)

### **Business Rewards Credit Card**

[Account Opening Disclosure – Business Rewards](#)  
[Card Credit Card Agreement \(Business Cards\)](#)

## Account Opening Disclosure – Business Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for the first twelve months from account opening.  After that, your APR will be <b>16.24%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>16.24%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.24%</b>  This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.

Fees	
<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b>      Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater.</li> <li>• <b>Cash Advance</b>        Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>Foreign Transaction</b>   <b>3%</b> of the U.S. Dollar amount of each such transaction.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment</b>        Up to <b>\$38</b> (See below for details.).</li> <li>• <b>Returned Payment</b>    Up to <b>\$38</b> (See below for details.).</li> </ul>

**How We Will Calculate Your Balance:** We will use a method called “average daily balance (including new purchases).” See your Credit Card Agreement (Business Cards) for more details.

Late Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If the Late Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

Returned Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If Returned Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

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## Account Opening Disclosure – Business Rewards Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.24%.</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>18.24%</b>  This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>24.24%</b>  This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.

Fees	
<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b>      Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater.</li> <li>• <b>Cash Advance</b>        Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>Foreign Transaction</b>    <b>3%</b> of the U.S. Dollar amount of each such transaction.</li> </ul>
<b>Penalty Fees</b>	<ul style="list-style-type: none"> <li>• <b>Late Payment</b>        Up to <b>\$38</b> (See below for details.).</li> <li>• <b>Returned Payment</b>    Up to <b>\$38</b> (See below for details.).</li> </ul>

**How We Will Calculate Your Balance:** We will use a method called “average daily balance (including new purchases).” See your Credit Card Agreement (Small Business Cards) for more details.

Late Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If the Late Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

Returned Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If Returned Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

**REWARDS PROGRAM FOR BUSINESS REWARDS ACCOUNTS:** Points have no value except when claimed by the cardholder for redeeming an award. Points are awarded only on net purchases (purchases minus any returns or adjustments). Balance transfers, cash advances, convenience checks, interest charges and any kind of fees charged to the account do not count as purchases. Bonus Rewards Points offer is only valid for new Business Rewards Credit Card accounts; if qualifying purchases totaling \$5,000 or more are made within 90 days of account opening, 60,000 bonus Points will be posted to the account within 150 days of account opening. Qualifying purchases can be made by any and all cardholders on a single Account. Limit one offer per Account. Offer may not be combined with any other special offer. Values of awards, Points required for an award, and awards offered may vary from time to time without notice. If your Account is closed for any reason, you will no longer be able to accumulate Points and all Points which have accrued with that Account will be eliminated. Accounts must be in good standing to claim and redeem Points. Points that have been accrued will be reflected on the cardholder’s monthly credit card statement and online at [www.bankofthewestrewards.com](http://www.bankofthewestrewards.com) and cannot be transferred, assigned, bought or sold by the cardholder. All awards are subject to availability and may be withdrawn, changed or replaced at any time. The Bank of the West Rewards Program is subject to the current Program Rules that will be sent to you after your account is opened or can be viewed online at [www.bankofthewestrewards.com](http://www.bankofthewestrewards.com).

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