

Card Terms & Conditions
Business Rewards

Interest and Finance Charges	Purchase Annual Percent Rate (APR)	Prime + 9.74% This APR will vary with the market based on the Prime Rate.
	Cash Advance APR	Prime + 14.90% This APR will vary with the market based on the Prime Rate.
	Balance Transfer APR	Prime + 14.90% This APR will vary with the market based on the Prime Rate.
	Minimum Interest Charge per Billing Cycle	\$0.01 unless Average Daily Balance for combined Purchases, Cash Advances and Balance Transfers is zero.
	Payment Due Date	Fidelity will not charge finance charges on purchases if the entire New Balance is paid by the due date. Finance Charges will be assessed if the total Minimum Payment Due listed on the previous billing statement was not paid in full by the payment due date. Finance Charges will be assessed on the delinquent balance from the date of the payment was due until your delinquent balance is paid in full. Finance Charges will apply to any outstanding revolving balance on your Account. Payment amounts are applied to the minimum balance and any excess amount is applied to outstanding balances based on transaction date.
Fees	Cash Advance	Either \$15 or 3% of the amount of each transaction, whichever is greater A finance charge begins to accrue on Cash Advances on the date of the transaction.
	Balance Transfer	Either \$15 or 3% of the amount of each transaction, whichever is greater A finance charge begins to accrue on Balance Transfers on the posting date.
	International Transaction	2% of transactions or Cash Advances made outside the U.S., in either foreign currency or U.S. Dollars.
	Late Payment	\$35
	Over the Credit Limit	\$35
	Payment by Phone	\$10
	Return Payment	\$35
	Rush Delivery of Card	\$30
	Statement Printing	\$1 per Statement per Billing Cycle A paper statement fee will be assessed per cardholder statement if Customer elects for paper statements. All statements are available electronically to company and cardholders at no cost.
Third-Party Expense Data Transfer Fees:	\$250, One Time Fee	

“Prime Rate” is the rate published in *The Wall Street Journal* on the last business day of the month immediately preceding the first day of the applicable billing cycle.

Minimum Payment: As of the last day of each Billing Cycle, we will determine the Minimum Payment due for your Account and disclose it on your Statement for that Billing Cycle. The Minimum Payment you must pay by the due date after each Billing Cycle will include all past due and over limit amounts for your Account, plus the greater of: (a) \$25.00 or any lesser amount that would pay the New Balance in full; or (b) 3.0% of the New Balance as shown on your Statement. We may round the Minimum Payment up to the nearest whole dollar amount. We may also require you to make immediate payment of your entire New Balance if an event of default occurs as described in the Agreement.

Balance Transfer: Transfer eligibility is determined by Fidelity Bank at our discretion. Transfers between Fidelity Bank accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued Fidelity Bank.

The information listed above is correct as of <February 2024>, and is subject to change at any time without prior notice.