

Business Rewards Platinum Credit Card

Information on this disclosure was accurate as of January 30, 2024. This card will be issued and administered by TCM Bank, N.A. Before you submit your application, please read through these Important Disclosures, which contain additional information about rates, fees, and other costs, as applicable. The variable rates, the fees, and the terms are subject to change. To find out if any rates, fees or terms have changed, please write to: TCM Bank, N.A., PO Box 105666 Atlanta, GA 30348-5666. Each applicant must be at least 18 years of age.

Interest Rates and Interest Charges	
Introductory Annual Percentage Rate (APR) for Purchases and Balance Transfers	0% Introductory APR applies for six billing cycles from date of account opening.
Standard APR for Purchases and Balance Transfers	When the introductory period ends, the APR will be 17.24% to 27.24% , based on your creditworthiness. This APR will vary with the market based on Prime Rate.*
APR for Cash Advances	29.24% This APR will vary with the market based on Prime Rate.*
How to Avoid Paying Interest on Purchases	Your due date is at least 23 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.
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 3% of each balance transferred. Waived for balance transfers at time of account opening • Cash Advance Either \$10 or 3% of each cash advance, whichever is greater. • Foreign Transaction If the merchant is outside the U.S., the fee is: <ol style="list-style-type: none"> a) 3% of the U.S. dollar amount of the transaction, if converted from a foreign currency, b) 2.8% of the U.S. dollar amount of the transaction, if made in U.S. dollars.
Penalty Fees	

• Late Payment	\$20 on balances less than \$100; \$30 on balances \$100 and over but less than \$250; \$40 on balances of \$250 or more.
• Over-the Credit Limit	\$39
• Returned Payment	Up to \$40 .

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new transactions)."

Loss of the Introductory APR: If you make a late payment, we may end your Introductory APR for Purchases and Balance Transfers and apply the Purchase and Balance Transfer APR which would apply when the Introductory APR expires.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights will be provided in your Cardholder Agreement.

*We add a margin to the Prime Rate to determine variable APRs. We use the highest Prime Rate listed in *The Wall Street Journal* on the last business day of the calendar month prior to your statement closing date ("Last Business Day") and apply it beginning with the first billing period following the Last Business Day. APRs shown here are based on a 8.50% Prime Rate. For each billing period, the APR may increase or decrease with the Prime Rate. The margin for the APR for Purchases and Balance Transfers is 8.74% to 18.74%, based on your creditworthiness and for Cash Advances is 20.74%.

NOTICE: A consumer credit report may be requested in connection with this application and subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You agree that we will consider this an Application for a Visa® or Mastercard® account. You agree that we reserve the right, based upon our evaluation of information furnished by you or others, not to open an account.

Important Information About Procedures for Opening a New Account

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.

State Laws Require the Following Notices: California Residents: A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any limit set by the creditor and each applicant may be liable for all amounts extended under this account to any joint applicant. Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. New York Residents: New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York state department of financial services telephone: (800) 342-3736 and website: www.dfs.ny.gov. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers

compliance with this law. Married Wisconsin Residents: Your signature confirms that this credit obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70, adversely affects the creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the credit card for which you are applying is granted, you will notify TCM Bank if you have a spouse who needs to review notification that credit has been extended to you.

Applicable Law: The above rates and fees are governed, as are your Cardholder Agreement and account, by the applicable laws and regulations of the United States of America and to the extent not preempted by federal law, the laws and regulations of the State of Florida.

Balance Transfer Disclosures: You agree to allow approximately 30 days for us to process your application and, if approved, transfer the balance(s) to your TCM account. Please continue to make at least minimum payments on your other credit cards until they notify you that the balances have been transferred. If the amounts you request to be transferred do not satisfy the outstanding balance(s) on the designated accounts, you will continue to be responsible for those balances. The total amount of your balance transfer request cannot exceed the amount of your credit line. You may not transfer balances from other accounts issued by TCM Bank. Transfer requests to cash or to yourself cannot be processed. The payment and transfer of balances are contingent upon approval by the bank and receipt of complete, legible balance transfer requests.

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 the Application for a business card from TCM Bank, N.A. ("TCM", "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. 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 unless you notify us immediately to close any accounts and prevent further usage.
3. You represent that information you provide on the application is accurate. Business and consumer credit reports may be requested in connection with this application and subsequent business and consumer reports may be requested or utilized in connection with an update, renewal or extension of credit for which application was made. Upon request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. You authorize us and our Affiliates to exchange information as permitted by law.
4. You must notify Authorized Users that we may obtain, provide and use information about them and that their use of the account is subject to the terms of the Business Cardholder Agreement.
5. If an account is opened, you will receive a Business Cardholder Agreement 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 Business Cardholder Agreement and any future revisions of the Business Cardholder Agreement.

6. You authorize us to allocate your payments and credits in any way that we determine, as permitted under the Business Cardholder Agreement.

7. You agree that we may change the terms of, or add new terms to, the Business Cardholder Agreement at any time. We will notify you of changes if we are required to do so by law, and you may be given the opportunity to reject those changes to the extent required by law or otherwise in our discretion. If you choose not to accept those changes, you may terminate the Business Cardholder Agreement by notifying us in writing. However, your account will be closed and you will remain responsible for all charges made before you terminated the Business Cardholder Agreement.

8. Only qualified individuals at least 18 years old may be approved for an account.

9. Capitalized terms used herein and not otherwise defined will have the definitions set out in your Business Cardholder Agreement.

10. Rewards: In order to access reward points, your account must be open and in good standing.