

Enterprise Bank & Trust Visa® Preferred Purchasing Credit Card

CREDIT DISCLOSURES

INTEREST RATES AND INTEREST CHARGES

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| Annual Percentage Rate (APR) for Purchases | 15.74% This APR will vary with the market based on the Prime Rate. |
| Paying Interest | 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. We will begin charging interest on cash advances and balance transfers on the transaction date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00. |

FEES

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| Annual Fees | \$0.00 |
| Transaction Fees • Foreign Fees | 1.00% of each transaction in U.S. dollars. |
| Penalty Fees • Late Payment • Over-the-Credit-Line • Returned Payment • Other | Up to \$35.00 None Up to \$35.00 None |

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See your Credit Card Agreement for further information regarding how we calculate your balance.

How We Will Calculate Your Variable APRs: We calculate variable APRs by adding a margin to the highest U.S. Prime Rate published in the “Money Rates” section of *The Wall Street Journal* on the 1st business day of each month. Any new rate will be applied on the first day of your next billing cycle. The APR may increase or decrease each month if the Prime Rate changes. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment.

Prime Rate: Variable APRs are based on the 5.50% Prime Rate as of 02/01/19.

For Purchase transactions, we add a margin of 10.24% to the Prime Rate (daily periodic rate currently 0.0376%).

Late Payment Fee: The late payment fee is \$27.00 for the first violation and \$35.00 for each subsequent violation within the next six billing cycles. If the late payment fee is greater than the Minimum Payment, the fee will be equal to the Minimum Payment.

Returned Payment Fee: The returned payment fee is \$27.00 for the first violation and \$35.00 for each subsequent violation within the next six billing cycles. If the returned payment fee is greater than the Minimum Payment, the fee will be equal to the Minimum Payment.

Information contained in this Enterprise Bank & Trust disclosure is accurate as of 02/01/2019 and may have changed after that date. To obtain more recent information, please contact us at: 1-800-438-0378.