

Enterprise Bank & Trust Visa® Preferred Business Credit Card Products

CREDIT DISCLOSURES

| Interest Rates and Interest Charges | Visa® Preferred Business Non Rewards | Visa® Preferred Business with Rewards | Visa® Preferred Business with Rewards Plus |
|--|--|--|--|
| Annual Percentage Rate (APR) for Purchases | 0.00% Introductory Rate for the first 12 billing cycles. After that, your APR will be 11.74% to 22.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 13.74% to 24.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 13.74% to 24.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 0.00% Introductory Rate for the first 12 billing cycles. After that, your APR will be 11.74% to 24.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 13.74% to 24.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. | 0.00% Introductory APR for the first 6 billing cycles. After that, your APR will be 13.74% to 24.74% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 25.74% This APR will vary with the market based on the Prime Rate. | 25.74% This APR will vary with the market based on the Prime Rate. | 25.74% This APR will vary with the market based on the Prime Rate. |

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| 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 transac- |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$1.00 |
| For Credit Card Tips from the Consumer Financial Protection Bureau | 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: http://www.consumerfinance.gov/learnmore |

| Fees | Visa® Preferred Business Non Rewards | Visa® Preferred Business with Rewards | Visa® Preferred Business with Rewards Plus |
|---------------------------|---|---------------------------------------|--|
| Annual Fee | \$0.00 | \$0.00 | \$50.00 |
| Balance Transfer Fee | Either \$5.00 or 3.0% of the amount transferred, whichever is greater (maximum fee: \$99999.99). | | |
| Cash Advance Fee | Either \$10.00 or 4.0% of the amount transferred, whichever is greater (maximum fee: \$99999.99). | | |
| Foreign Transaction Fee | 1.00% of each transaction in U.S. dollars. | | |
| Late Payment Fee | Up to \$35.00 | | |
| Over-the-Credit Limit Fee | None | | |
| Returned Payment Fee | Up to \$35.00 | | |
| Other Fees | None | | |

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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.

Loss of Introductory APR: Not applicable.

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 02/01/2019.

For Purchase transactions: We add a margin of 6.24% to 19.24% to the Prime Rate (daily periodic rate of 0.0267% to 0.0623%).

For Balance Transfers: We add a margin of 6.24% to 19.24% to the Prime Rate (daily periodic rate of 0.0267% to 0.0623%).

For Cash Advances: We add a margin of 20.24% to the Prime Rate (daily periodic rate currently 0.0650%).

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.