



BUSINESS LOAN RATE SCHEDULE

Rates effective 5/1/2026

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Business Credit Cards:		
Business Preferred	Revolving	15.74% - 32.74% Variable ¹
Business Rewards	Revolving	17.74% - 32.74% Variable ¹
Business Line of Credit - Secured	Revolving	7.25% - 11.75% Variable ¹
Business Line of Credit - Unsecured	Revolving	8.75% - 13.75% Variable ¹
Business Term Loan - Secured	Up to 60 months	7.25% - 11.75% Fixed ²
Business Term Loan - Unsecured	Up to 60 months	8.75% - 13.75% Fixed
Business Term Loan - Equipment	Up to 60 months	7.25% - 11.75% Fixed
Business Term Loan - Vehicle	Up to 60 months	7.25% - 11.75% Fixed ²

¹ Variable interest rates calculated by index (prime rate as published in Wall Street Journal) plus a margin, with rates as low as 7.25% APR and a ceiling of 32.74% APR.. Rate is variable and may change monthly.

² Loan Rates (Auto & Secured) are based on amount financed, term, credit qualifications and performance. Note on Amortization: Terms and amortization schedules vary based on collateral type. For example, a loan may feature a 60-month term with a 120-month amortization, resulting in a balloon payment for the remaining balance at the end of the term.

Actual annual percentage rate, terms, and dollar amount based upon many factors evaluated at the time of application, which may include, among other factors, borrower's credit history, loan terms, loan purpose, loan-to-value (LTV), and any applicable administrative/processing fees. All loans are subject to credit review and approval. Other restrictions and fees may apply.

APR	ESTIMATED MONTHLY PAYMENT	APR	ESTIMATED MONTHLY PAYMENT
7.25%	\$448.86, Payment based on \$10,000 24 month loan	8.75%	\$1,650.98, Payment based on \$80,000 60 month loan
7.75%	\$624.42, Payment based on \$20,000 36 month loan	9.75%	\$443.62, Payment based on \$10,000 25 month loan
8.25%	\$883.10, Payment based on \$36,000 48 month loan	10.75%	\$652.41, Payment based on \$20,000 36 month loan
8.75%	\$1,547.79, Payment based on \$75,000 60 month loan	11.25%	\$1,038.68, Payment based on \$40,000 48 month loan
9.75%	\$1,795.56, Payment based on \$85,000 60 month loan	11.75%	\$1,880.06, Payment based on \$85,000 60 month loan
11.75%	\$2,807.98, Payment based on \$62,000 25 month loan	13.75%	\$1434.61, Payment based on \$62,000 60 month loan

