



BUSINESS LOAN RATE SCHEDULE

Rates effective 4/1/2026

ACCOUNT TYPE	TERMS	ANNUAL PERCENTAGE RATE (APR)
Business Credit Cards: Business Preferred Business Rewards	Revolving Revolving	15.74% - 32.74% Variable ¹ 17.74% - 32.74% Variable ¹
Business Line of Credit - Secured	Revolving	7.25% - 11.75% Variable
Business Line of Credit - Unsecured	Revolving	8.75% - 13.75% Variable
Business Term Loan - Secured	Up to 72 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%
Business Term Loan - Vehicle	Up to 60 months ⁴	7.25% - 11.75%

¹ Variable interest rates calculated by index (prime rate as published in Wall Street Journal) plus a margin. Rate are subject to credit qualifications and performance.

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 72-month term with a 120-month amortization, resulting in a balloon payment for the remaining balance at the end of the term.

³ Variable interest rates calculated by index (prime rate as published in Wall Street Journal) + margin with rates as low as 7.25% APR and a ceiling of 32.74% APR. Rates are based on loan-to-value (LTV), credit qualifications, and performance. Rate is variable and may change monthly.

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, and any applicable administrative/processing fees. All loans are subject to credit review and approval. Other restrictions 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%	\$1,840.00, Payment based on \$100,000 72 month loan	11.75%	\$1,650.74, Payment based on \$85,000 72 month loan
11.75%	\$2,807.98, Payment based on \$62,000 25 month loan	13.75%	\$3,070.82, Payment based on \$150,000 72 month loan

