

# STIFEL

# STIFEL BANK

## Visa® Business Card Rate and Fee Disclosure

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0.00%</b> introductory APR for the first 6 months. After that, your APR will be based on your creditworthiness when you open your account. It will be:</p> <p>Visa® Preferred Card: <b>10.24% to 21.24%</b></p> <p>Visa® Preferred Rewards Card: <b>12.24% to 21.24%</b></p> <p>These APRs will vary with the market based on the Prime Rate.*</p>
<b>APR for Balance Transfers</b>	<p><b>0.00%</b> introductory APR for the first 6 months. After that, your APR will be based on your creditworthiness when you open your account. It will be:</p> <p>Visa® Preferred Card: <b>10.24% to 21.24%</b></p> <p>Visa® Preferred Rewards Card: <b>12.24% to 21.24%</b></p> <p>These APRs will vary with the market based on the Prime Rate.*</p>
<b>APR for Cash Advances</b>	<p><b>23.99%</b></p> <p>This APR will vary with the market based on the Prime Rate*.</p>
<b>Penalty APR and When It Applies</b>	<p><b>28.99%</b></p> <p>This APR will vary with the market based on the Prime Rate*.</p> <p>This APR may be applied to your Account if you fail to make the required minimum monthly payment within 60 days of the respective payment due date.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>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.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than \$2.50.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></p>

Fees	
<b>Annual Fee</b>	Visa® Preferred Card: <b>None</b> Visa® Preferred Rewards Card: <b>None</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater. Either <b>\$20</b> or <b>4%</b> of the amount of each advance, whichever is greater.
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment Fee</li> <li>Returned Payment Fee</li> </ul>	<b>Up to \$25</b> <b>Up to \$25</b>

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

**Loss of Introductory APR:** We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above. **Standard APR:** Your standard APRs will be disclosed in your Account Opening Disclosure with your new credit card approximately 7-10 business days after Account approval.

**\*Prime Rate and Index:** The Interest Rate and APR for your account are variable and may change as disclosed in your Account Agreement. We calculate the Purchase, Cash Advance, Balance Transfer and Penalty APR on your Account by adding the Margins described below to an “Index.” The Index is the highest U.S. Prime Rate published in *The Wall Street Journal* in its column called “Money Rates” on the last Business Day of each month immediately prior to the month in which the Billing Cycle begins. As of August 1, 2018, the Prime Rate is 5.00%.

**Margins:** The Margins applicable to your Account are as follows:

Visa® Preferred Card: We add 6.99% to 17.99% to the Index to determine the APR for Purchase, Balance Transfers and Cash Advances.

Visa® Preferred Rewards Card: We add 8.99% to 17.99% to the Index to determine the APR for Purchases, Balance Transfers and Cash Advances.

**Balance Transfer Details:** Balance Transfers may only be made from an existing credit card account with another institution. If you want to close that other credit card account, you must notify the card issuer directly. STIFEL BANK will make Balance Transfers up to the amount of your credit limit, which will be established at account opening. If you make requests for Balance Transfers that exceed your credit limit, STIFEL BANK may at its discretion determine which transfers will be made and which will not. To assure your non-STIFEL BANK accounts remain in good standing, please continue to pay that account as required. Upon approval, we will notify you regarding the Balance Transfer check(s) mailed on your behalf. It can take up to 30 days for a Balance Transfer to post on the other account.

**Rush Card Fee:** If you need a replacement Card delivered on an expedited basis, we may charge and you agree to pay a Rush Card Fee of \$30.

**Application Authorization:** By making this application, you authorize STIFEL BANK to make whatever credit inquiries that we deem necessary in connection with this credit application and to obtain credit reports in the future when updating, renewing, extending or collecting your Account. You authorize and instruct any person or consumer reporting agency to complete and furnish us any information they may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain our property whether or not credit is extended. You also authorize your employer to release and/or verify information to us and our affiliates in order to determine your eligibility for the Account. Upon your request, you will be informed whether or not a credit report was requested, and, if so, the name and address of each agency that provided a credit report. You certify that all the information provided in your application is correct and that you are 18 years of age or older. You agree to pay all charges on the requested Visa® Account when due. For joint credit accounts, you are responsible, both together and individually, for the entire Account balance even though only one of you uses the Account.

**Notice to California Residents:** Married applicants may apply for credit separately. **Notice to Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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. **Notice to New York Residents:** One or more consumer reports may be requested in connection with your application. Upon

your request, we will inform you whether or not one or more consumer reports were requested, and if such a report was requested, we will inform you of the name and address of each consumer reporting agency that furnished a report. **Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect our interest unless we, prior to the time credit is extended, are furnished with a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY. Upon applying, the applicant must submit the name and address of their spouse to STIFEL BANK at 8000 Maryland, Suite 100, Clayton, MO 63105 or by calling 314-721-8003.

#### **REWARDS PROGRAM RULES:**

##### **Visa® Preferred Rewards (Choose Points –OR– Cash Back)**

**(Note: Minimum of 2500 points must be accumulated in order to switch to Cash Back Program)**

**POINTS PROGRAM:** From the date you open your Account until your Account is closed, you will receive 1 Reward Point (“Point”) for each dollar of Net Purchases charged to your Visa® Choice Rewards Card Account during each billing cycle that the Account is open and current (that is, no Minimum Payment is past due) on the closing date for the billing cycle. Cardmembers have the opportunity to earn additional bonus points on select periodic purchase promotions. A bonus of 2,500 points will be provided when the cardmember makes net purchases of at least \$5,000 in the first 3 billing cycles. In addition, the cardmember will receive an anniversary bonus of 10,000 Points each year the card is active. “Net Purchases” for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. Points will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Points will be awarded to the primary cardmember and may be redeemed by an authorized cardmember on the Account. Cardmembers can redeem points for travel, merchandise, and gift cards. Points will never expire. Complete terms and conditions for the Rewards Program will be provided to cardmembers. Rewards are administered by a third party.

**CASH BACK PROGRAM:** From the date you open your Account until your Account is closed, you will receive 1% cash back on all Net Purchases charged to your Visa® Choice Rewards Card Account during each billing cycle that the Account is open and current (that is, no Minimum Payment is past due) on the closing date for the billing cycle. “Net Purchases” for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. Cash back will not be awarded for Cash Advances or other Account Advances as defined in the Cardmember Agreement. Cash back will be awarded to the primary cardmember and may be redeemed by an authorized cardmember on the Account. There is no annual cap on the amount of cash back that can be earned annually. Complete terms and conditions for the Rewards Program will be provided to cardmembers. Rewards are administered by a third party.