

**IMPORTANT TERMS OF THE CHARITY CHARGE NONPROFIT BUSINESS CARD**

PAYMENT INFORMATION	All charges are due and payable by the Payment Due Date shown on your periodic statement.		
ANNUAL FEE	NONE		
GRACE PERIOD FOR REPAYMENT OF PURCHASES	At least 20 days from the date of the periodic statement, provided you have paid the previous balance in full by the due date.		
LATE PAYMENT FEE	For each payment not received by the payment due date shown on the billing statement, a late fee will be charged. The late fee for the respective Commercial Account will be 2.5% of the amount past due.		
OVER-LIMIT FEE	\$29	ANNUAL PERCENTAGE RATES (APRs)	Cash Advance APR: 19.90%*
CASH ADVANCE FEE	3.00% of the Cash Advance amount with a minimum of \$15**		
FINANCE CHARGE ON CASH ADVANCES	The periodic rate finance charge begins to accrue on the transaction date of any cash advance and is computed by applying the periodic rate to the average daily balance. Whenever payment in full is credited to the account by the statement due date, no additional periodic rate finance charge will be billed on a later statement to collect the periodic rate finance charge earned from the billing statement date to the date of actual payment. Cash advances include but are not limited to: advances made by means of convenience checks, an electronic device or machine, a teller of any financial institution, by means of a balance transfer from another credit card, for the purchase of wire transfers, non-US currency, traveler's checks and money orders.		

\*The Prime Rate used to determine the APR on your account is the rate published in The Wall Street Journal in its column called "Money Rates" on the last business day of each month; provided, however, that the Prime Rate will be subject to a minimum rate of 5.00%. There is no ceiling on the applicable APR. We may change the terms of your account agreement, including the monthly periodic rate on outstanding balances at any time. To the extent allowed by law, the new terms will affect outstanding balances. Cash advances will be subject to a variable rate of the Prime Rate + 14.90%.

\*\*Cash Advance availability is limited to 10% of your approved company credit limit.

The information about card costs described herein is accurate as of February 2021. This information may change after this date. To receive the most current information, call us at 1-800-892-7104.

Commerce may share your account experience and transaction information with its affiliates. Unless you call 1-800-543-4845, you agree that Commerce and its affiliates may also share other information about your account.

Mastercard Commercial Account purchases, cash withdrawals and cash advances made in currencies other than U.S. Dollars will be converted to U.S. Dollars under regulations established by Mastercard International. Mastercard conversion rate will be selected by Mastercard, typically either a government-mandated rate or a wholesale rate provided to Mastercard. Conversion to U.S. Dollars may occur on a date other than the date of the transaction. Therefore, the conversion rate may be different from the rate in effect at the time of the transaction. Customer agrees to pay the converted amount, plus an international service fee in the amount of 2% of the transaction amount on purchases and 1% on cash withdrawals and cash advances. For purchases, cash withdrawals and cash advances made in U.S. dollars outside of the United States and its territories, you agree to pay the transaction amount plus a 1% service assessment fee.