

First Citizens Business Visa® Pricing Information

Interest Rates and Interest Charges	
Purchase Annual Percentage Rate (APR)	10.74% to 19.74% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	0% introductory APR for the first 6 months following account opening. After that, your APR will be 10.74% to 19.74% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Cash Advances APR	23.74% . This APR will vary with the market based on the Prime Rate. ^b
Penalty APR and When it Applies	25.74% . This APR will vary with the market based on the Prime Rate. ^c The Penalty APR may be applied if your account becomes 60 days delinquent.
Paying Interest	Your due date will be a minimum of 25 days after the close of each billing cycle. We will not charge you interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.

Fees	
Annual Fee	None
Transaction Fees Balance Transfer Cash Advance Foreign Transaction	Either \$5 or 3% of the amount of each transfer, whichever is greater. Either \$10 or 4% of the amount of each cash advance, whichever is greater. 3% of each transaction after conversion in U.S. dollars.
Penalty Fees Late Payment Over-the-Credit Limit Return Payment	\$39 for any payment past due 10 days or more. \$39 \$39

How We Will Calculate Your Balance: We use the average daily balance method (including new transactions).

Prime Rate: Variable APRs are based on the 4.00% Prime Rate as of May 31, 2022.

^a We add 6.74% to 15.74% to the Prime Rate to determine the Purchase/Balance Transfer APR. The introductory rate begins on the account opening date.

^b We add 19.74% to the Prime Rate to determine the Cash Advance APR.

^c We add 21.74% to the Prime Rate to determine the Penalty APR.

Loss of Introductory APR: We may end your introductory APR if all or part of your required minimum monthly payment is more than 60 days late and the Penalty APR will take effect.

This information was accurate as of May 2022 and is subject to change after that date. You should contact us to find out what may have changed by calling toll-free at 1.800.763.0356