



**Meritrust Credit Union**  
360 Interlocken Blvd.  
Broomfield, CO 80021  
303-657-7000

**APPLICATION DISCLOSURES:  
COMMERCIAL CREDIT CARD RATE SHEET**

This rate sheet is intended for business credit card accounts only. Your actual rate will be determined when you apply and will be disclosed on the Commercial Open-End Credit Plan.

Interest Rates and Interest Charges	Business Platinum
Annual Percentage Rate (APR) for Purchases	<p><b>0.00%</b> introductory APR for Business Platinum for the first 6 billing cycles that your account is open.</p> <p>After that your APR will be <b>13.40% - 21.00%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p><b>0.00%</b> introductory APR for Business Platinum for the first 6 billing cycles that your account is open.</p> <p>After that your APR will be <b>13.40% - 21.00%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p><b>16.40% - 21.00%</b> based on your creditworthiness and the product you select. This APR will vary with the market based on the Prime Rate.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p>
Minimum Interest Charge	<p>None</p>