

# FIRST FINANCIAL BANK

<b>VISA Business Card® and Visa Business Reward Card Interest Rate and Interest Charges As of November 8, 2024</b>		
	<b>VISA Business Credit Card</b>	<b>Visa Business Reward Credit Card</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.49%</b> This APR will vary with the market based on the Prime Rate	<b>16.49%</b> This APR will vary with the market based on the Prime Rate
<b>APR for Cash Advances</b>	<b>14.49%</b> This APR will vary with the market based on the Prime Rate	<b>16.49%</b> This APR will vary with the market based on the Prime Rate
<b>APR for Balance Transfers</b>	<b>14.49%</b> This APR will vary with the market based on the Prime Rate	<b>16.49%</b> This APR will vary with the market based on the Prime Rate
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 27 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	Your due date is at least 27 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from Consumer Financial Protection Bureau</b>	<b>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></b>	<b>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></b>
<b>FEES</b>		
<b>Annual Fees</b>	0.00	0.00
<b>Transaction Fees</b>		
• Balance Transfer	None	None
• Cash Advance	None	None
• Foreign Fees	None	None
<b>Penalty Fees</b>		
• Late Payment	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>
• Returned Payment	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>
• Over Limit Fee	Up to <b>\$35.00</b>	Up to <b>\$35.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance”. See your First Financial Bank – Card Regulations for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your First Financial Bank – Visa Business First Credit Line or Visa Business Card Terms and Conditions.

**Minimum Payment:** Visa Business Card: The sum of (1) any amount over your Credit Line and (2) the greater of \$10.00 or 2% of your Account balance.

**Variable Rate Based on the Prime Rate:** Variable APRs are based on the 7.75% Prime Rate as of November 8, 2024. The APR may increase or decrease monthly if the Prime Rate changes during that period, but will never exceed 25%. If an APR increases, the amount of interest and the minimum payment may increase and may result in a smaller part of your payment being applied to reduce principal. If The Wall Street Journal ceases publication, we will select a new index and notify you of the change.

**Purchase and Balance Transfer APR:** Visa Business Card: We add a Margin of 6.74% to the Prime Rate of 7.75%, Visa Business Reward Card: We add a Margin of 8.74% to the Prime Rate of 7.75%.

**Cash Advance APR:** Visa Business Card: We add a Margin of 6.74% to the Prime Rate of 7.75%, Visa Business Reward Card: We add a Margin of 8.74% to the Prime Rate of 7.75%.

**Prepayment:** You may pay the unpaid balance of the account in whole or in part at any time. This information was accurate as of that date above and is subject to change after that date. Contact us at 1-800-221-8890 for any change in the information since it was printed.