

KS StateBank Business MasterCard® Disclosure

Business Classic Annual Percentage Rate 14.25% APR	Your Annual Percentage Rate may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is 14.25% APR as of the print date of this application, and may vary.
Business Gold Annual Percentage Rate 14.25% APR	Your Annual Percentage Rate may vary monthly by adding 11% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is 14.25% APR as of the print date of this application, and may vary.
Business Platinum Annual Percentage Rate 12.25% APR	Your Annual Percentage Rate may vary monthly by adding 9% to the highest "Prime Rate" published in the Money Rates section of the Wall Street Journal. The current rate is 12.25% APR as of the print date of this application, and may vary.
Annual Fee	None
Minimum Finance Charge	\$5.00
Grace Period	5 days
Balance Computation Method	Average Daily Balance (including current transactions)
Late Payment Fee	\$25.00
Returned Payment Fee	\$25.00
Over-the-Limit Fee	None
Foreign Transaction Fee	A fee of up to 1% on all cross-border transactions and on transactions that are converted back to U.S. dollars

IMPORTANT

The information set forth in this application was accurate as of August 2021, the date of printing, and is subject to change. For information on any change to the application since it was printed, applicants should call us at 800-588-6805 or write us at P.O. Box 1968, Manhattan, KS 66505-1968.

