

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for the first six billing cycles. After that, <u>Business Card</u> : Your APR will be 15.24%-21.24% , based on your creditworthiness. <u>Business Rewards Card</u> : Your APR will be 19.24%-23.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR for the first six billing cycles. After that, <u>Business Card</u> : Your APR will be 15.24%-21.24% , based on your creditworthiness. <u>Business Rewards Card</u> : Your APR will be 19.24%-23.24% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.99% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	Up to 24.99% , based on your creditworthiness. This APR may be applied to your account if you: <ol style="list-style-type: none"> 1. Make a late payment; 2. Go over your credit limit; or 3. Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APRs are increased for any of the above reasons, the Penalty APR may apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 25 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.

Fees

Annual Fees	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Cash Equivalent • Foreign Transaction 	Either \$10 or 3% of the amount of each Balance Transfer, whichever is greater. Either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Either \$10 or 5% of the amount of each Cash Equivalent Transaction, whichever is greater. 3% of the U.S. dollar amount of each transaction made in a foreign currency or made in U.S. dollars that is processed outside the United States. This fee will be in addition to any other applicable fee.
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Return Payment 	Up to \$35 Up to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance” (including new purchases).

Loss of Introductory APR: We may end your introductory APR for Purchases and Balance Transfers and apply the Penalty APR if you make a late payment.

Index and When It Is Determined: The Index used to determine your variable APRs is the U.S. Prime Rate shown in the “Money Rates” section of *The Wall Street Journal* on the last day the rate is published in each calendar month (the determination date). The Index will be effective for the entire billing cycle that ends in the second month after the determination date. For example, if your billing cycle ends in July, we will use the Index determined on the last day the rate is published in *The Wall Street Journal* in May.

APR for Purchases and Balance Transfers: To determine the APR for Purchases and Balance Transfers:

For the Business Card, we add a margin of 6.74%-12.74% to the Index (Prime Rate) up to a maximum APR of 24.99%.

For the Business Rewards Card, we add a margin of 10.74%-14.74% to the Index (Prime Rate) up to a maximum APR of 24.99%.

APR for Cash Advances: To determine the APR for Cash Advances, we add a margin of 21.74% to the Index (Prime Rate) up to a maximum APR of 24.99%.

APR for Cash Equivalent Transactions: Cash Equivalent Transactions will be treated as Cash Advances for all purposes of your account, including the APR that applies to such transactions. Cash Equivalent Transactions will be charged a fee as indicated in the Fees table in this document. Cash Equivalent Transactions are those transactions performed using a merchant or service provider that Visa® or Mastercard® identifies as a seller of traveler’s checks, foreign currency, money orders, wire transfers, lottery tickets, funds used for wagers or gambling, or similar products or services.

Penalty APR: We may increase **Annual Percentage Rates** on all balances and transactions if you: (1) fail to make a minimum payment to us when due; (2) exceed your credit limit with us; or (3) make a payment to us that is returned (dishonored) for any reason. The amount of an APR increase may be based on how you have handled your account with us and current and historical information regarding your credit in general. These increases will be subject to the requirements of applicable law.

IMPORTANT NOTICE REGARDING CHANGES IN TERMS: Subject to applicable law, we reserve the right to unilaterally change the APRs, fees and other terms at any time, including after your account is closed. If we make changes, we will send you all notices required by law. You understand that the terms of your account, including APRs, are subject to change. APRs are not guaranteed, and they may change to higher APRs. We may also change whether your rates will be variable or not.

Application of Payments: We may apply your minimum payment in the order we select, subject to applicable law.

Please Note: Your account generally will have monthly billing cycles, except that your first billing cycle may be more or less than one month. All credit terms, including minimum interest charges, will apply in each billing cycle, including the first billing cycle.

BALANCE TRANSFERS: We may permit you to transfer balances from other credit card companies or financial institutions (“Other Accounts”) to your account if you are approved. All Balance Transfer requests are subject to our approval; we are not liable if we do not accept a requested Balance Transfer. We reserve the right to process Balance Transfers in the order we select and to limit the amount of the Balance Transfers that we make (this amount may be less than your total credit limit). If you request an amount that we do not approve, we may process a partial transfer for less than you requested, or we may decline the entire request. You may not transfer any balance you owe from any other MidFirst Bank account or any of your accounts with any of our related companies. You should not transfer any amount that is in dispute in order to preserve your dispute rights. You should continue to monitor the Other Accounts that you request to transfer balances from, and you should continue to pay the minimum payments due on the Other Accounts until you receive statements from those creditors showing that the balances due on the Other Accounts have been paid in full. This may not happen until after the Balance Transfer appears on your billing statement from us. You are liable for any late payments, interest charges or disputed amounts on your Other Accounts. If you want your Other Accounts closed following a Balance Transfer, you are responsible for doing so. We will charge you a Balance Transfer Fee for each Balance Transfer. Balance Transfer Fees will be added to your Balance Transfer Balance Category. Interest Charges on Balance Transfers will accrue from the date of the transaction, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

CREDIT REPORTS: By applying for this account, you agree that MidFirst Bank may obtain credit reports for purposes of processing your application and for later purposes related to your account, such as increasing the credit line and for collection purposes. Upon your request, you will be informed of whether or not a credit report was requested and the name and address of the consumer reporting agency that furnished the report. You also authorize MidFirst Bank to verify your employment, income and other relevant information.

NOTICE TO CARDHOLDERS AND AUTHORIZED USERS: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account.

What this means for you: When you open an account, we will ask for your name, physical address, date of birth and other information that will allow us to identify you. We also may ask for other identifying documents. We will let you know if additional information is required.

INFORMATION SHARING WITH VISA: We may share nonpublic personal information with Visa, its Members or their respective contractors for the purpose of providing Emergency Card Replacement or to meet other types of reporting requirements related to membership in the association. By signing the application and making purchases, you consent to the release of this information to Visa, its Members or their respective contractors for these purposes.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement or court decree adversely affects our interests and/or rights unless, prior to the time the credit is granted or an open-end credit plan is entered into, we are furnished with a copy of the agreement, statement or decree, or have actual knowledge of the adverse provision. Married Wisconsin residents applying for credit separately must furnish the name and address of their spouse to MidFirst Bank at MidFirst Loan Operations, Attn: Credit Card Underwriting, P.O. Box 268879, Oklahoma City, OK 73126-8879.

CALIFORNIA RESIDENTS: The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor, and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

NOTICE TO NEW YORK RESIDENTS: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information regarding comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1.877.226.5697 or <http://www.dfs.ny.gov>.

NOTICE TO NEW YORK, RHODE ISLAND AND VERMONT RESIDENTS: A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested and, if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the credit report. If you are a Vermont resident, you consent to the obtaining of such reports by signing or otherwise submitting a credit application.

ARBITRATION NOTICE: You understand that any Cardholder Agreement you receive will contain an arbitration provision that may substantially limit your rights in the event of a dispute, including your right to litigate in court or have a jury trial, discovery and appeal rights, and the right to participate in court or in arbitration as a representative or member of a class action. Please review the Cardholder Agreement and its arbitration provision carefully before you use or allow someone else to use an account.

Cards are issued by MidFirst Bank.

MidFirst Business Enhanced Rewards Program Terms and Conditions Summary

Please read this MidFirst Business Enhanced Rewards Program ("Program") Terms and Conditions Summary. MidFirst Bank is referred to below as "MidFirst." MidFirst is the issuer of the credit card account that is enrolled in the Program ("Account") and is the sponsor of the Program. This is only a Program summary. Complete Program Terms and Conditions will be provided upon approval of this application. This Program offers Points ("Points") for Qualifying Purchases. There is no fee. Other restrictions apply and will be provided upon Program enrollment.

How Points are Earned:

Points are earned for every \$1.00 spent on Net Purchases. "Net Purchases" means the total dollar amount of Qualifying Purchases, less any returns, credit or adjustments that are not payments. A "Qualifying Purchase" is any Purchase made with the Account. MidFirst shall resolve all questions of what constitutes a Qualifying Purchase, and all such resolutions or determinations are final.

"Qualifying Business Expense Purchases" are Purchases made at any merchant whose merchant category code ("MCC") is classified by the payment card industry as any of the following:

- MCC 4814 - Telecommunication Services
- MCC 4899 - Cable, Satellite and Other Pay Television and Radio Services
- MCC 4900 - Utilities - Electric, Gas, Water and Sanitary
- MCC 5111 - Stationery, Office Supplies, Printing and Writing Paper
- MCC 5943 - Stationery Stores, Office and School Supply Stores
- MCC 7311 - Advertising Services
- MCC 7379 - Computer Maintenance, Repair and Services (*Not Elsewhere Classified*)
- MCC 7392 - Management, Consulting and Public Relations Services

"Qualifying Gas Purchases" are Purchases made at any merchant whose MCC is classified by the payment card industry as either of the following: 5541 or 5542.

"Qualifying Dining Purchases" are Purchases made at any merchant whose MCC is classified by the payment card industry as any of the following: 5811, 5812, 5813 or 5814.

The MCC is a four-digit code used by the payment card industry to classify a merchant's primary business. Some merchants may be classified in a different MCC than expected and listed above, and that may affect the number of Points Company will earn on a transaction. MidFirst does not assign MCCs to merchants and is not responsible to ensure a merchant has been assigned a correct MCC. MidFirst reserves the right to determine if a transaction qualifies as a Qualifying Business Expense Purchase, Qualifying Gas Purchase, Qualifying Dining Purchase or Qualifying Purchase, and all such resolutions or determinations are final.

"Qualification Period" is a calendar year beginning on January 1 and ending on December 31. For each new Qualification Period, Points will be earned on Qualifying Business Expense Purchases, Qualifying Gas Purchases, Qualifying Dining Purchases and Qualifying Purchases.

MidFirst will award Points as follows:

- Qualifying Business Expense Purchases:
 - **Five points** for each \$1.00 posted to the Account for the first \$25,000.00 or less during each Qualification Period; and
 - **One point** for each \$1.00 posted to the Account totaling \$25,000.01 or greater during each Qualification Period.
- Qualifying Gas Purchases or Qualifying Dining Purchases:
 - **Two points** for each \$1.00 posted to the Account for the first \$25,000.00 or less during each Qualification Period; and
 - **One point** for each \$1.00 posted to the Account totaling \$25,000.01 or greater during each Qualification Period.
- Qualifying Purchases:
 - **One point** for each \$1.00 posted to the Account, which is a Qualifying Purchase but is not otherwise a Qualifying Business Expense Purchase, a Qualifying Gas Purchase or a Qualifying Dining Purchase.

No Points are earned for certain categories of transactions, including, but not limited to card account fees and charges including interest charges, late payment fees, annual fees, and other charges, unauthorized or fraudulent charges, Balance Transfers, Cash Equivalent Transactions or Cash Advances of any kind (*including convenience checks, money orders, automated teller machine (ATM) and bank teller withdrawals*), foreign transaction currency conversion charges, or other transactions that MidFirst determines not to be eligible. Changes to the above list are at the sole discretion of MidFirst, subject to applicable law.

There is no limit to the number of Points that can be earned, but there may be a limit on the number of bonus or additional Points earned in connection with certain special transactions and/or promotions.

When Points are Earned:

Points are considered earned when they are posted to the Account. Points may take up to 30 days to post following the date on which the underlying Qualifying Purchase posts to the Account. MidFirst reserves the right to verify and adjust Points at any time. Information regarding Point redemption and balance is available online at midfirst.com or by calling the MidFirst Award Headquarters at 866.772.6184.

Reward Choices:

Points can be redeemed for merchandise, gift cards, travel, other goods and services, and cash back in the form of a statement credit to the Account or an ACH deposit to a checking or savings account (collectively, the "Rewards"). Point redemption may be subject to shipping, handling or other fees, including expedited delivery fees. Federally imposed airline security fees, as well as any surcharges or additional fees, may be imposed by the airlines or available authority. Complete details regarding Rewards and Point redemption are available online at midfirst.com or by calling the MidFirst Award Headquarters at 866.772.6184.

How to Redeem Points:

Points can be redeemed online any time at midfirst.com or by calling the MidFirst Award Headquarters at 866.772.6184, 24 hours a day, seven days a week to request a copy of the catalog to be sent to you by mail. For travel services only, call 877.225.1617, Monday-Friday 8 a.m.-8 p.m., Saturday and Sunday 8 a.m.-4 p.m. Central Time. All redemptions are final. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. Redeemed Points will be deducted from the Account based on a first-in, first-out basis. MidFirst reserves the right to refuse to redeem Points if the credit limit associated with the Account is exceeded or if a minimum payment is not made when due.

When Points Expire:

Points will expire three (3) years from the end of the calendar-year quarter in which they are earned. Account statements will show Points that are due to expire at the end of the calendar-year quarter in which the statement is issued.

Forfeiture of Points:

Closing the Account, termination of enrollment in the Program or failure to make a minimum payment on the Account within 60 days of a due date will result in the termination of the Program, and any unused accumulated Points will be forfeited. Also, future Points will not be earned, and any accumulated Points previously awarded could be forfeited in the event of any fraud or abuse with respect to the accrual or redemption of Points.

Other Terms and Conditions:

The Program is void where prohibited or restricted by law. Points cannot be transferred between the Program and any other rewards or loyalty program. Subject to applicable law, this Program may be modified, suspended or canceled, and the redemption value of already accumulated Points may be changed at any time. Changes to the Program may include, but are not limited to, modifications that affect accrual and expiration of Points. MidFirst will provide notification of Point accrual, Point expiration and/or Point forfeiture changes.