



NB Business Rewards Mastercard®

Important Terms Disclosure

Interest Rates and Interest Charges	
Annual Percentage Rates (APR) for Purchases	14.99% to 19.99% These APRs will vary with the market based on the Prime Rate
APR for Balance Transfers	14.99% to 19.99% These APRs will vary with the market based on the Prime Rate
APR for Cash Advances	19.99%
Penalty APR	NONE
Paying Interest	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, then the charge will be no less than \$1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore

Fees	
Account Fees	
<ul style="list-style-type: none"> • Annual 	<ul style="list-style-type: none"> • \$199
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each transaction, whichever is greater; Maximum \$1,000. • Either \$10 or 5% of the amount of each transaction, whichever is greater; Maximum \$1,000. • NONE
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<ul style="list-style-type: none"> • Up to \$39 • \$25



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Rewards	
uChoose Rewards	<p>Earn 1.5 points for every \$1 you spend on qualifying transactions.</p> <p>Earn even more points at participating retailers.</p> <p>Redeem points for cash back, gift cards or merchandise.</p>

By submitting an Application, I acknowledge and agree on behalf of the Business entity and myself as the Owner/Authorized Officer:

1. That all information provided in connection with this application is correct;
2. That Needham Bank ("Bank") may investigate and exchange reports regarding information on the Owner/Authorized Officer and the Business entity with credit reporting agencies and others in order to approve or decline this application, service my account, and manage your relationship with me;
3. That the accounts will be used for business purposes only;
4. Agree to all terms of the Business Card Agreement provided with the cards;
5. That the Business entity and I, personally and in my individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests to add additional cards or accounts;
6. That on behalf of the Business entity and myself, I grant a security interest and contractual right of offset in and to all deposit accounts now or hereafter maintained by the Business entity and/or me with the Bank to satisfy all liabilities incurred under the Business Card Agreement.

Please note that a Needham Bank Business Checking Account is required before your Needham Bank Business Credit Card is issued. If you don't have a Needham Bank Business Checking Account, please contact us at 781-444-2100.

Account terms are not guaranteed for any period of time. All terms, including fees and APRs for new transactions, may change in accordance with the Card Agreement and applicable law. Please review all of these materials so that you are fully informed about the terms of this credit card offer.

How We Will Calculate Your Balance: For Purchase balances, we will use a method called "average daily balance (including new purchases)." See the section titled *Balances Subject to Interest Rate* in your Credit Card Agreement for more details.

For Balance Transfer and Cash Advance balances, we will use an Average Balance Method (including new Balance Transfers and Cash Advances): This balance is figured by adding the outstanding balance (including new Balance Transfers and Cash Advances and deducting payments and credits) for each day in the current billing cycle, together with the balances for each day in the previous billing cycle for balance transfers and cash advances with transaction dates in the previous cycle and posting dates in the current cycle, and then dividing by the number of days in the current billing cycle.

Military Lending Act Disclosure: The following disclosure applies to persons covered by the Military Lending Act - other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. The following disclosure is required by the Military Lending Act.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please refer to the *Total Minimum Payment Due* section of the Credit Card Agreement to see how your monthly minimum payment is calculated.

Please call our Military Lending Act toll free number at 833-422-5562 or call collect at 781-444-2100 with any questions or concerns.