

# COMMERCIAL CREDIT CARD AGREEMENT

This Commercial Credit Card Agreement contains the terms which govern the use of your Visa® Commercial Classic Credit Card or Commercial Cashback Credit Card, as applicable, and corresponding Account, and outlines your responsibilities and ours. You agree to the terms and conditions of this Agreement when you or any Cardholder accepts, signs, or uses the Card or the Account. Please read this Agreement in its entirety and keep it for your records. IN THIS AGREEMENT, THE WORDS “YOU,” “YOUR,” “YOURS,” MEAN THE COMPANY AND EACH GUARANTOR, INDIVIDUALLY AND COLLECTIVELY. THE WORDS “WE,” “US,” “OUR,” AND “OURS” MEAN FIRST INTERNET BANK OF INDIANA.

1. **DEFINITIONS.** The following definitions apply to words used in this Agreement and on each Statement:

Account means the Visa line of credit approved by us for your and any other Cardholder's use, and which is subject to the terms and conditions of the Agreement.

Account Number means the unique sixteen (16) digit number individually assigned to each Card issued under the Account, appearing on the face of the Card.

Advance means a transaction that is an advance of funds on the Account to your deposit account with us through the use of our Online Banking system (which is available only if you have entered into a Business Online Banking Access Agreement with us).

Agreement means this Commercial Credit Card Agreement, as amended from time to time, together with the Application and applicable Commercial Card Terms, both of which are incorporated by reference.

Annual Percentage Rate and APR mean the annual rate of finance charges on Purchases or Balance Transfers (as the case may be), as described in the applicable Commercial Card Terms.

Application means your Application for a Visa Commercial Classic Credit Card or Visa Commercial Cashback Credit Card line of credit signed by the Company and each Owner/Guarantor and delivered to us, on the basis of which we are offering the Account to you.

Balance Transfer means a transaction that is an advance of funds on your Account which is used to pay the balance you owe on a credit card account with a different creditor.

Billing Cycle means the time interval between the dates of regular Statements, and is identified as the Statement Period on each Statement.

Card means a Visa credit card we issue to you, or to a Cardholder, and all renewals of and replacements for that credit card.

Cardholder means each Guarantor and each other individual designated by the Company as authorized to make Purchases or to obtain Advances and to whom we issue a Card, and any other Person having actual, implied, or apparent authority to make Purchases or to obtain Advances.

Cardholder Credit Limit means a Credit Limit that has been established for an individual Cardholder.

Closing Date means the last day of a Billing Cycle.

Commercial Card Terms means the credit card terms set out in the document provided to you with this Agreement, which is captioned “Commercial Classic Credit Card Pricing Information”, if you have applied for a Visa Commercial Classic Credit Card, and which is captioned “Commercial Cashback Credit Card Pricing Information”, if you have applied for a Visa Commercial Cashback Credit Card, and each case includes all amendments thereto from time to time in accordance with the terms of this Agreement.

Company means the Person identified as the Company in the Application and in our records as being liable for the payment of all Debt, or whom we consider as being the Person primarily liable for all Debt; and with respect to our records regarding the identity of such Person or our understanding regarding such identity, our records or understanding shall be conclusive.

Company’s Credit Limit means the Credit Limit that has been established for the Account.

Credit Limit means a maximum amount of Purchases, Advances, Balance Transfers, finance charges, fees and other amounts constituting Debt that may be outstanding at any time.

Daily Periodic Rate for Advances means a rate of interest equal to the Annual Percentage Rate for Advances, determined as of the Closing Date of the relevant Billing Cycle, divided by 365.

Daily Periodic Rate for Balance Transfers means a rate of interest equal to the Annual Percentage Rate for Balance Transfers, determined as of the Closing Date of the relevant Billing Cycle, divided by 365.

Daily Periodic Rate for Purchases means a rate of interest equal to the Annual Percentage Rate for Purchases, determined as of the Closing Date of the relevant Billing Cycle, divided by 365.

Debt means all amounts charged to the Account from time to time and at any time, including Purchases, Advances, Balance Transfers, finance charges, transaction fees, attorneys’ fees, collection costs and any other fees or charges that we are permitted to add to your Account by this Agreement or otherwise.

Guarantor means each Person who signed the Application as Owner/Guarantor or who otherwise has agreed to act as a guarantor and surety for the repayment of all Debt.

International Transaction means Purchase or Advance that is initiated outside the United States of America or its territories.

Minimum Payment means the minimum amount you are required to repay on the Account each month.

New Balance means the amount owing on the Account as of the Closing Date of a Billing Cycle. The New Balance is shown on the Statement for such Billing Cycle.

Payment Due Date means the date shown on each Statement as the date by which a payment of at least the Minimum Payment is due.

Person means a firm, corporation, company, association, sole proprietorship, general partnership, limited partnership, limited liability partnership, limited liability company, trust, business trust, not for profit organization and any other type of business entity including a government unit, as well as an individual (i.e. natural person).

Previous Balance means the amount owing on the Account at the beginning of a Billing Cycle, (which is the same amount as the New Balance as of the Closing Date of the preceding Billing Cycle). The Previous Balance is shown on the Statement for such Billing Cycle.

Purchase means credit extended by us when a Cardholder uses a Card or Account Number to make a purchase or lease of goods or services, whether the transaction results in a paper or electronic record of the purchase or lease.

Statement means a monthly statement summarizing all transactions on the Account during a Billing Cycle.

**2. USE OF ACCOUNT:** You represent and agree that the Account, each Card, and the Account Numbers will be used exclusively for Purchases, Advances, and Balance Transfers made for business, commercial, agricultural, or organizational purposes, and not for personal, family, or household purposes. You also represent and agree that the Account, each Card, and the Account Numbers will not be used for any illegal transaction, or for any gambling transaction conducted through the Internet. Each Cardholder may use the Account for Purchases, Advances, and Balance Transfers. When you or a Cardholder request a Balance Transfer, we will write our check or transfer funds to the creditor to whom the balance is owed. The amount of our check or funds transfer will be the amount of the Balance Transfer requested, provided that the applicable Credit Limit or Cardholder Credit Limit is not exceeded. Balance Transfer transactions will not be processed if made payable to cash, to you, to any individual, or to a deposit account. If such a Balance Transfer is requested, we reserve the right to convert the transaction to an Advance. We have no responsibility for failure of any machine, merchant, financial institution or any other party to honor a Card. The amount and frequency of Advances you may obtain may be limited. We have no responsibility for goods or services obtained through a Purchase or Advance and you will independently settle any dispute concerning goods or services with the merchant concerned.

**3. CARDS AND CARDHOLDERS:** We will issue a Card on the Account to a Cardholder on the basis of a request made on a fully completed Application or by executing and delivering to us an Additional Cardholder Designation in the manner we specify; provided that we reserve the right, in our sole discretion, to refuse to issue any requested Card. We also have the right to cancel, revoke or suspend any Card at any time without notice. We will issue renewal and replacement Cards to each Cardholder until you tell us to stop, or until we cancel, revoke, or suspend any Card

or until this Agreement is terminated. You agree to notify us immediately if you cancel any Cardholder's privilege to make Purchases or Balance Transfers or to obtain Advances, and you agree to return such Cardholder's Card to us. Every Card issued under the Account remains our property. You agree to destroy any Card and to discontinue its use upon our request.

**4. CREDIT LIMIT:** We will assign to each Cardholder a Cardholder Credit Limit; the Company's Credit Limit will be the aggregate of all Cardholder Credit Limits. Debt attributable to a Cardholder may not exceed the Cardholder's Cardholder Credit Limit, and the aggregate Debt may not exceed the Company's Credit Limit. However, you agree that it is solely your obligation to enforce the Cardholder Credit Limits, and that if any such Credit Limit is exceeded, you will still be liable for the entire Debt, including any amount(s) in excess of the relevant Credit Limit(s). If at any time the Debt exceeds the Company's Credit Limit, we have the right to require you to pay the amount that exceeds the Company's Credit Limit immediately, on demand. We may increase or decrease the Company's Credit Limit or any Cardholder Credit Limit at any time at our sole discretion and without prior notice to you or the Cardholder. We may from time to time establish limits on the amount of Advances that may be charged to your Account. You will be notified of any such limits.

**5. PROMISE TO PAY:** The Company and each Guarantor, jointly and severally, promise to pay the Debt as and when payment is due in accordance with the terms of this Agreement. You shall pay to us all Debt, no matter how it is incurred, for what it is incurred (even if incurred for a purpose not permitted under this Agreement), or who has incurred it.

**6. MINIMUM PAYMENT - APPLICATION OF PAYMENTS:** Each month, you must pay at least the Minimum Payment by not later than 8:00 p.m. (Eastern time) on the Payment Due Date. The Minimum Payment will be the sum of (i) the Minimum Monthly Payment (as described in the Commercial Card Terms) for the most recent Billing Cycle; (ii) all Minimum Monthly Payments for previous Billing Cycles that have not been paid, and (iii) the amount (if any) by which your Debt exceeds the Company's Credit Limit. In addition to the Minimum Payment, you may pay any part or all of the Debt of your Account at any time without incurring any prepayment charge. If you pay more than the Minimum Payment, you must still pay at least the Minimum Payment by the Payment Due Date in each subsequent month. With regard to each payment, we will decide the order in which Purchases, Balance Transfers, finance charges, fees, costs and other Debt are paid, subject to any restrictions under applicable law.

**7. STATEMENTS:** We will send you a Statement at the end of each Billing Cycle when your Account has a debit or credit balance of more than \$1.00 or if a finance charge has been imposed or as required by applicable law.

**8. FINANCE CHARGES:** No finance charge will accrue on new Purchases posted to your Account during a Billing Cycle if you had no Previous Balance at the beginning of the Billing Cycle or if you paid the entire New Balance for the previous Billing Cycle by the Payment Due Date shown on the Statement covering such previous Billing Cycle; otherwise a finance charge will accrue from the date a Purchase is posted to your Account. To avoid an additional finance charge on the outstanding balance of Purchases shown on a Statement, you must pay the entire New Balance by the Payment Due Date shown on that Statement.

A finance charge begins to accrue on Advances and on Balance Transfers from the date the Advance or Balance Transfer is posted to your Account. To avoid an additional finance charge on the outstanding balance of Balance Transfers and Advances shown on a Statement, you must pay the entire New Balance by the Payment Due Date of that Statement.

Finance Charges are calculated separately for Purchases, for Balance Transfers, and for Advances. The finance charge is computed by applying the Daily Periodic Rate for Purchases to the average daily balance of Purchases, by applying the Daily Periodic Rate for Advances to the average daily balance of Advances, and by applying the Daily Periodic Rate for Balance Transfers to the average daily balance of Balance Transfers. To calculate the average daily balance of Purchases, Advances, or Balance Transfers, we take the beginning outstanding balance of Purchases, Advances, or Balance Transfers (as applicable) each day, add any new Purchases, Advances and Balance Transfers (as applicable) posted to your Account that day, and subtract any payments and/or credits that we apply to the Purchase, Advance, or Balance Transfer balance (as applicable) that day. This gives us the daily balances of Purchases, Advances, and Balance Transfers. Then, we add all the daily balances of Purchases, all the daily balances of Advances, and all the daily balances of Balance Transfers for all days in the Billing Cycle and divide each total by the number of days in the Billing Cycle. This gives us the average daily balance of Purchases, the average daily balance of Advances, and the average daily balance of Balance Transfers. To calculate the finance charge for Purchases, we multiply the average daily balance of Purchases by the Daily Periodic Rate for Purchases, and then multiply the product by the number of days in the Billing Cycle. To calculate the finance charge for Advances, we multiply the average daily balance of Advances by the Daily Periodic Rate for Advances, then multiply the product by the number of days in the Billing Cycle. To calculate the finance charge for Balance Transfers, we multiply the average daily balance of Balance Transfers by the Daily Periodic Rate for Balance Transfers, then multiply the product by the number of days in the Billing Cycle.

If (i) you fail to pay the Minimum Payment by the Payment Due Date during two (2) Billing Cycles in any period of six (6) consecutive Billing Cycles, (ii) the Debt exceeds the Company's Credit Limit twice in a period of six (6) consecutive Billing Cycles, or (iii) you make a payment to us by check or other item that is not honored, we may increase the Annual Percentage Rates for Purchases, for Advances and for Balance Transfers to the Penalty APR shown in the Commercial Card Terms. The increase will remain in effect until, for a period of not less than six (6) consecutive Billing Cycles, you have made at least the Minimum Payments by their Payment Due Dates, and the Debt has not exceeded the Company's Credit Limit.

**9. FEES:** You agree that the Debt will include the following fees, which we may add to your Account.

- **Annual Fee.** We may charge an annual fee to your Account when your Account is opened and each year thereafter. The amount of the annual fee (if any) will be the "Annual Fee" shown in the Commercial Card Terms.
- **Late Payment.** We may charge a late fee to your Account each time you do not pay at least the Minimum Payment by 8:00 p.m. (Eastern time) on the Payment Due Date shown

in a Statement. The amount of the late fee will be the “Late Payment” fee amount shown in the Commercial Card Terms.

- **Over the Credit Limit.** We may charge an Over the Credit Limit fee if the Debt exceeds the Company’s Credit Limit by \$100.00 or more during any Billing Cycle. The amount of the Over the Credit Limit fee will be the “Over the Credit Limit” fee amount shown in the Commercial Card Terms. We may add an additional Over the Credit Limit fee to your Account for each Billing Cycle that the Debt exceeds the Company’s Credit Limit. We will not charge the Over the Credit Limit fee in any Billing Cycle in which we reduce your Credit Limit.
- **Return Payment.** If you make a payment on your Account with a check or other item not drawn on us and that check or other item is not honored by the financial institution on which it is drawn, we may charge you a fee in the amount of the “Return Payment” fee shown in the Commercial Card Terms.
- **Foreign Transaction.** Regardless of whether an International Transaction is made in foreign currency or in US dollars, we will charge a fee for each International Transaction in the amount of the “Foreign Transactions” fee shown in the Commercial Card Terms.
- **Balance Transfer Fee.** For each Balance Transfer, we will charge you a fee in the amount of the “Balance Transfer” fee shown in the Commercial Card Terms.

**10. ENTIRE BALANCE DUE:** If you fail to make a required payment when due or break any other promise under this Agreement, we can declare the entire balance of your Account due and payable at once without notice or demand. We can also do this if (i) you make any false or misleading statement on your Application or in any other information you provide to us while this Agreement is in effect, (ii) you are in default under any other agreement with us, (iii) you die, cease to exist, or take any action to dissolve or wind up your affairs, (iv) a voluntary or involuntary bankruptcy case is filed by or against you, or a receiver or trustee for the benefit of creditors is appointed for you, or (v) you or we cancel the Account.

**11. COLLECTION COSTS:** You agree to pay all costs and disbursements, including reasonable attorney fees, incurred by us to collect the Debt or to enforce your obligations under this Agreement.

**12. CREDIT REVIEW AND RELEASE OF INFORMATION:** You authorize us to investigate your credit standing when opening or reviewing your Account. This Account may be subject to annual or more frequent review, and we may re-investigate and re-evaluate any information on the Application at any time. In the course of doing so, we may ask you for additional information (including additional financial information), request credit bureau reports, and/or otherwise verify your current credit standing. Financial information may or may not include business tax returns and/or personal tax returns and business financial statements and/or personal financial statements. You agree to provide to us promptly all information we request. We may exchange information with a consumer and/or business credit reporting agency or other financial providers on the Company and/or Guarantors, and we may use this information in connection with

your Application, any periodic review, Credit Limit review, sale of your Account to another lender, or renewal of your Account.

**13. SECURITY INTEREST AND SETOFF:** In addition to the other remedies provided in this Agreement, but subject to any limitations imposed by applicable federal or state law, to secure the Debt, you hereby grant us a security interest in and a right of setoff against all monies, accounts, including deposit accounts, securities, and other property of yours now or hereafter in possession of or on deposit with us, whether held in general or special account or deposit or for safekeeping or otherwise. Every such security interest and right of setoff may be exercised without demand upon or notice to you. No security interest or right of setoff shall be deemed to have been waived by any act or conduct on our part, or any failure to enforce such security interest or to exercise such right of setoff, or by any delay in doing so. Every security interest and right of setoff shall continue in full force and effect until such security interest or right of setoff is specifically waived or released by an instrument in writing executed by us. If you have other loans from us, or if you take out other loans with us in the future, collateral securing those loans will also secure your obligations under this Agreement, unless we otherwise agree in writing. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Agreement even if we have or later acquire a security interest in the household goods or a mortgage on the dwelling.

**14. LOST OR STOLEN CARD:** You agree to notify us immediately, in writing at the address indicated on the Commercial Card Terms or by telephoning the number indicated on the Commercial Card Terms, of the loss, theft, or unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify us of the loss, theft, or possible unauthorized use of a Card. If fewer than 10 Cards have been issued for your Account, your liability for unauthorized use of a Card will not exceed \$50.00. If 10 or more Cards are issued for use by employees of the Company, there is no limit to your liability for unauthorized use that occurs before you notify us as provided herein.

For the purpose of providing Emergency Cash and Emergency Card Replacement Services, you and each Cardholder authorize us to provide personal data to Visa U.S.A., its Members, or their respective contractors. By accepting, signing or using the Card, each Cardholder consents to the release of this information. There is no “opt out” provision for the sharing of information as it pertains to Emergency Cash and Emergency Card Replacement Services.

**15. AUTO RENTAL COLLISION DAMAGE WAIVER PROGRAM BENEFIT:** Your Account includes, at no additional charge, coverage due to collision or theft for most rental vehicles through the Visa Auto Rental Collision Damage Waiver Program. Certain terms and conditions must be met. For a complete description of the benefit, please see our website at <https://www.firsttib.com/wp-content/uploads/2014/08/04AutoRentCDW.pdf>. You may also request a printed copy from us by contacting us at the toll-free number or the address printed on your Statement.

**16. WE MAY TRANSFER YOUR ACCOUNT:** We may transfer your Account and our rights under this Agreement to another Person. That Person will take our place in this Agreement. You may not transfer your Account or your rights under this Agreement to any other Person.

**17. CANCELLATION:** We can cancel your Account, refuse to allow further Purchases, Advances or Balance Transfers, and/or revoke any or all Cards at any time without prior notice. You can cancel your Account by written notice to us at the address indicated in the Commercial Card Terms. In either case, you agree to return all Cards to us. If you or we cancel your Account, you will remain liable for the Debt until it is paid in full.

**18. FOREIGN CURRENCY TRANSACTIONS:** Charges from foreign merchants and financial institutions may be made in a foreign currency. If a Card is used to effect a Purchase or an Advance in a foreign currency, we will convert the transaction into a U.S. dollars amount based on the exchange rate on the day we settle the transaction, plus any special currency exchange charges that may be imposed by us, the VISA network and/or by any third-party used to complete the transaction. The exchange rate applied to each such transaction is (1) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (2) the government-mandated rate in effect for the applicable central processing date. Because of the special charges and possible differences in exchange rates between the time we settle and the time you initiated the transaction, the total charge for a foreign transaction may be less than or greater than the Advance or Purchase at the time it was made. You agree to pay all Foreign Transaction fees imposed by us, and all International Transaction fees and/or special charges that may be imposed by the VISA network and/or by any third-party used to complete the Purchase or Advance.

**19. CHANGE OF TERMS:** We can change any of the terms of this Agreement, including but not limited to the Commercial Card Terms, at any time, provided we send you notice at least forty-five (45) days prior to the effective date of the change. If the change will increase the finance charges or any fees imposed in connection with the Account, notice shall be sent at least forty-five (45) days prior to the effective date and may become effective as of the first day of your Billing Cycle during which the effective date occurs unless you give us written notice that you do not agree to the change within forty-five (45) days of the date of the mailing. If you give us such written notice, you will be permitted to pay the outstanding Debt on your Account as of the effective date under the terms of the Agreement governing your Account at the time our notice was given. If you use your Card after the effective date, you will be considered to have agreed to the new terms even if you have sent us such written notice. At our option we may also make any such change if you elect to use your Account after the effective date of the amendment. Changes which we make can apply to all outstanding Debt and to any future transactions on your Account.

**20. LAW THAT APPLIES TO THIS AGREEMENT:** We make the decision to grant credit and issue Cards from our office in Indiana. Indiana law applies to and will be used to interpret this Agreement. However, when federal law applies, federal law will be used instead of Indiana law. If any part of the Agreement is unenforceable this will not make any other part unenforceable.

**21. TELEPHONE CALLS - MONITORING:** You agree that if you are past due or in default, you will accept calls from us regarding the collection of your Account. You understand these calls could be automatically dialed and a recorded message may be played. You agree such calls will not be unsolicited calls for purposes of state and federal law. You also agree that, from



time to time, we may monitor telephone conversations between you and us to assure the quality of our customer service.

**22. WHERE AND WHEN TO SEND PAYMENTS:** Payments must be sent to the address shown on the Statement. You agree to not give us any post-dated checks as payment of the Debt. We may accept checks or other types of payment which are marked “payment in full” or use other language to indicate full satisfaction of any indebtedness, without being bound by such language or waiving any rights under this Agreement.

**23. REPRESENTATIONS, WARRANTIES, AND COVENANTS:** Each time a Purchase, Advance, or Balance Transfer is made, you are deemed to represent, warrant, and covenant that: (i) the Company is duly organized and is validly existing under the laws of its state of organization, is in good standing under the laws of the state of its organization and is duly qualified to do business or conduct its affairs in each jurisdiction where it does business or conducts its affairs and has the full power and authority to carry on its business or affairs as presently conducted; (ii) you have full power, capacity, and authority to enter into and perform all obligations under this Agreement; (iii) entering into and performing all obligations under this Agreement are not inconsistent with any of the Company’s governing documents, and do not and will not contravene any provision of or constitute a default under any indenture, mortgage, contract, or other instrument to which you are a party or by which you are bound; (iv) all information that you have provided and will provide at any time in the future to us is and will be accurate, and upon request, an appropriate officer of the Company will certify the accuracy of all such information regarding the Company; and (v) at our request you will deliver in a form acceptable to us any legal documents, financial statements, or other information we may reasonably require to verify the representations and warranties contained in this paragraph. You agree to notify us promptly of any significant change in your business or affairs that has or may have a material adverse effect on your ability to perform your obligations hereunder.

**24. JURISDICTION/WAIVER OF JURY TRIAL:** You waive any objection to jurisdiction or venue on grounds that you are not residents of the county or state where our offices are located. You authorize us to bring any action to enforce your obligations under this Agreement in any state court having jurisdiction or in the United States District Court for any District where our offices are located. You agree that we may select the court in our sole discretion. **You and we hereby knowingly and voluntarily waive, to the fullest extent permitted by law, any right to trial by jury of any dispute, whether in contract, tort, or otherwise, arising out of, in connection with, related to, or incidental to this Agreement or the Account.**

**25. REWARDS PROGRAM:** If you have selected a Visa Commercial Cashback Credit Card, you will receive rewards for Purchases, as described in, and subject to the terms and conditions stated in, the Commercial Card Terms.

## Commercial Classic Credit Card Pricing Information

**FINANCE CHARGES AND FEES:** Finance charges accrue on the Account at a variable rate equal to the “Prime Rate” plus a margin as shown below and described in the Finance Charges section of this Agreement. The “Prime Rate” is the Prime Lending Rate as published in the Wall Street Journal. The rate in effect as of the Closing Date of the relevant Billing Cycle is the rate used to assess the finance charge for the entire Billing Cycle.

Annual Percentage Rate (APR) for Purchases	Prime Rate + 7.99% margin
APR for Advances	Prime Rate + 10.99% margin
APR for Balance Transfers	Prime Rate + 7.99% margin
Penalty APR	Prime Rate + 13.99% margin
Minimum Monthly Payment	Any amount past due plus the greater of \$25 or 5% of the New Balance
Annual Fee	None
Late Payment Fee	\$25
Over the Credit Limit Fee	\$25, if the limit is exceeded by \$100
Return Payment Fee	\$25
Foreign Transaction Fee	3% of the amount of the Purchase or Advance
Balance Transfer Fee	3% of the amount of the Balance Transfer, but not less than \$10 or more than \$250

**LOST OR STOLEN CARD:** If you believe any Card is lost or stolen, or there has been unauthorized use of any Card, notify us immediately, in writing at the address indicated below, or by calling the number indicated below:

First Internet Bank of Indiana PO Box 6080 Fishers, IN 46038	1-888-873-3424 (toll-free number)
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**CANCELLATION:** If you want to cancel your Account, send written notice to us at the address indicated below:

First Internet Bank of Indiana  
PO Box 6080  
Fishers, IN 46038

## Commercial Cashback Credit Card Pricing Information

**FINANCE CHARGES AND FEES:** Finance charges accrue on the Account at a variable rate equal to the “Prime Rate” plus a margin as shown below and described in the Finance Charges section of this Agreement. The “Prime Rate” is the Prime Lending Rate as published in the Wall Street Journal. The rate in effect as of the Closing Date of the relevant Billing Cycle is the rate used to assess the finance charge for the entire Billing Cycle.

Annual Percentage Rate (APR) for Purchases	Prime Rate + 10.99% margin
APR for Advances	Prime Rate + 10.99% margin
APR for Balance Transfers	Prime Rate + 7.99% margin
Penalty APR	Prime Rate + 13.99% margin
Minimum Monthly Payment	Any amount past due plus the greater of \$25 or 5% of the New Balance
Annual Fee	\$29, billed on the first statement
Late Payment Fee	\$25
Over the Credit Limit Fee	\$25, if the limit is exceeded by \$100
Return Payment Fee	\$25
Foreign Transaction Fee	3% of the amount of the Purchase or Advance
Balance Transfer Fee	3% of the amount of the Balance Transfer, but not less than \$10 or more than \$250

**LOST OR STOLEN CARD:** If you believe any Card is lost or stolen, or there has been unauthorized use of any Card, notify us immediately, in writing at the address indicated below, or by calling the number indicated below:

First Internet Bank of Indiana PO Box 6080 Fishers, IN 46038	1-888-873-3424 (toll-free number)
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**CANCELLATION:** If you want to cancel your Account, send written notice to us at the address indicated below:

First Internet Bank of Indiana  
PO Box 6080  
Fishers, IN 46038

**How do I earn rewards?**

You earn cash rewards by using your credit card to make purchases. You will earn **1%** cash back on all net purchases (purchases minus any returns or credits).

You will not earn rewards on balance transfers, checks used to access your account or any cash received with a purchase at the point of sale.

**Will my rewards ever expire?**

Rewards have no expiration date.

If one of the corporate cards is closed, the rewards will be transferred to another card.

If the corporate account is closed, any rewards not redeemed prior to closing will be lost. If you fail to make two (2) minimum payments by the due date in a six (6) month period of time, any cash back yet to be redeemed will be forfeited.

**Is there a limit to the amount of rewards I can earn?**

There is no cap to the amount of rewards you can earn on purchases.

**How do I redeem my rewards?**

The company will receive the rewards on an annual basis. The redemption process can be in the form of a deposit to the company's deposit account, a statement credit to a specific card, or a check made payable to the company.

**Additional Information**

If your card is lost or stolen or we reissue you a new card number for any reason, we will transfer your outstanding rewards to the new card.

Please note that we will notify you of any changes to the reward program. Changes may be made at any time including but not limited to, changes to reward percentages, redemption methods and imposing additional restrictions.