Western Alliance Bank®

Member FDIC

VISA® Commercial Plus Credit Card Rates & Fee Information	
Annual Percentage Rate (APR) Information for Purchases	APR for purchases may vary. The rate is determined monthly by adding 12.00% to the Index*
Annual Percentage Rate (APR) Information for Cash Advances[1]	APR for cash advances may vary. The rate is determined monthly by adding 16.00% to the Index*
Annual Fee	$149 per card[2]
Grace Period for Repayment of Balances for Purchases	25 Days
Minimum Payment	5% of Outstanding Balance or $25
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
Transaction Fee for Purchases	None
Foreign Transaction Fee[3]	None
Balance Transfer(s)	$10 per transfer[4] To transfer a balance, contact your Relationship Manager
Other Fees	Late Payment Fee: $40 Cash Advance Fee: 4% of cash advance amount ($10 minimum)[1] Returned Payment Fee: $25 per item Pay by Phone Fee: $10 per payment process by phone

*The "Index" is the highest bank prime loan rate as published in The Wall Street Journal in its Money Rates section. The Index value will be measured on the last day of each month and resulting changes in the applicable APR will become effective for the Account as of the last day of the following calendar month. If the Wall Street Journal ceases publication or no longer publishes the Index, Bank may substitute a different index, in its sole discretion (subject to applicable law), which will thereafter be the Index for the Account.

[1]Cash advances may be available upon request, up to 10% of your company's commercial card credit line. Please contact your Relationship Manager or add capability via eZBusiness Card Management. [2]Annual fees are assessed per physical card based on the anniversary date of card issuance. Virtual cards are not subject to annual card fees. [3]Third parties such as merchants or other financial institutions may charge you fees on cross-border transactions and foreign-currency transactions. [4]$10 fee per transfer on transfers above $5,000.