

The following disclosures apply to your Stifel Bank Business Mastercard. Capitalized terms used but not defined below have the meanings given to them under your Account Agreement.

Cost of Card: The information about the costs of the Card as described below is accurate as of December 1, 2022. This information may change after that date. To find out what may have changed, call us at (866) 303-8003.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99% – 24.99% These APRs will vary with the market based on the Prime Rate*.
APR for Balance Transfers	13.99% – 24.99% These APRs will vary with the market based on the Prime Rate*.
APR for Cash Advances	27.74% This APR will vary with the market based on the Prime Rate*.
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 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.

Fees	
Annual Fee	None
Transaction Fees	
• Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater.
• Cash Advance	Either \$10 or 5% of the amount of each advance, whichever is greater.
• Foreign Transaction Fee	None
Penalty Fees	
• Late Payment Fee	Up to \$40
• Returned Payment Fee	Up to \$40
Rush Card Fee	\$40

How We Will Calculate Your Balance: We use a method called “Average Daily Balance” (including new transactions). Please refer to your Account Agreement for details.

***Prime Rate:** Variable APRs are based on the 7.00% Prime Rate as of December 1, 2022. We add 6.99% to 17.99% to the Prime Rate to determine the Purchase and Balance Transfer APR. We add 20.74% to the Prime Rate to determine the Cash Advance APR. These APRs will vary with the market based on the Prime Rate, however in each case will not exceed 29.99% (Daily Periodic Rate of 0.0822%). The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called “Money Rates” on the last business day of each month. To determine the Daily Periodic Rate, we divide the applicable APR by 365 (during leap years we divide the APR by 366).

Balance Transfer Details: Balance Transfers may only be made from an existing credit card account with another institution. If you want to close that other credit card account, you must notify the card issuer directly. Stifel Bank will make Balance Transfers up to the amount of your credit limit, which will be established at account opening. If you make requests for Balance Transfers that exceed your credit limit, Stifel Bank may at its discretion determine which transfers will be made and which will not. To assure your non-Stifel Bank accounts remain in good standing, please continue to pay those accounts as required. Upon approval, we will notify you regarding the Balance Transfer check(s) mailed on your behalf. It can take up to 30 days for a Balance Transfer to post on the other account.

Credit Reporting Authorization: To the extent that a Guarantor has executed a Personal Guaranty in respect of your Account and all amounts owed under your Account Agreement, the Guarantor has authorized Stifel Bank to make whatever credit inquiries that we deem necessary in connection with your application for credit and to obtain credit reports in the future when updating, renewing, extending or collecting amounts owed under your Account. By electing Personal Guaranty during the application process, the Guarantor authorizes and instructs any person or consumer reporting agency to complete and furnish us any information they may have or obtain in response to such credit inquiries and agrees that such information, along with this application, shall remain our property whether or not credit is extended. Upon request, the Guarantor will be informed whether or not a credit report was requested, and, if so, the name and address of each agency that provided a credit report.

Notice to California Residents: Married applicants may apply for credit separately. **Notice to Ohio Residents:** 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 New York Residents:** One or more consumer reports may be requested in connection with your application. Upon your request, we will inform you whether or not one or more consumer reports were requested, and if such a report was requested, we will inform you of the name and address of each consumer reporting agency that furnished a report. **Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court order applying to marital property will adversely affect our interest unless we, prior to the time credit is extended, are furnished with a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY. Upon applying, the applicant must submit the name and address of their spouse to Stifel Bank at 501 North Broadway, St. Louis, MO 63102, or by calling (866) 303-8003.

Cash Back Program: You will earn Cash Back on your Purchases subject to the limitations and conditions provided herein. The Cash Back amount will be 1% of the net value of your Purchases (i.e., the cost of your Purchases less any credits or returns). There is no maximum dollar limitation on your Cash Back. You will not earn Cash Back: (i) on Cash Advances or Balance Transfers; (ii) if you have exceeded your Credit Limit or for a Purchase that would result in your Credit Limit being exceeded; (iii) if your Account is past due; (iv) for any Purchase that is determined to be fraudulent or initiated by any person other than an Authorized User; or (v) for any Purchase made for a business or commercial purpose. Provided that your Account remains active and you remain eligible to earn Cash Back pursuant to the terms set forth herein, your Cash Back will not expire. However, if you voluntarily close your Account or your Account is in default or is otherwise terminated by us pursuant to the terms of your Account Agreement as permitted by applicable law, any unredeemed Cash Back is subject to immediate forfeiture unless redemption of your Cash Back is specifically authorized by us in our sole discretion. We reserve the right to discontinue the Cash Back program at any time without notice to you unless required by applicable law.

USA PATRIOT ACT: The USA PATRIOT Act requires that we verify certain information about you while processing your Account application.