IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the United States fight the funding of terrorism and money laundering activities, U.S. law requires U.S. Bancorp, like other financial institutions, to obtain, verify, and record information that identifies each customer that opens an account.

What this means for you: When you open an account with us, we will ask for your and/or your business's legal name, address, date of birth, tax identification number, and other identifying information that will assist us with identifying you and/or your business. We may also ask to see your photo identification (driver's license) or other identifying documents. For businesses, we may ask for copies of certified articles of incorporation, an unexpired government-issued business license, a partnership agreement, or other documents that indicate the existence and standing of the entity.

We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

How We Apply Your Payments: When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for U.S. Bank ExtendPay® Plans and U.S. Bank ExtendPay® Loans if any, and then to non-Fixed Payment Program balances in the order of the lowest to highest APR. Any amount over your Minimum Payment is applied to non-Fixed Payment Program balances in the order of lowest to highest APR before applying to Fixed Payment Program balances.

Disclosure of Credit Card Terms

Interest Rates and Interest Charges	U.S. Bank Business Altitude Connect Card
Annual Percentage Rate (APR) for Purchases	**18.24%** to **25.24%** based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate.
APR for Balance Transfers	**18.24%** to **25.24%** based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate.
APR for Cash Advances	**30.49%** This APR will vary with the market and is based on the Prime Rate.
Penalty APR and When it Applies	**30.74%** This APR will vary with the market and is based on the Prime Rate This APR may be applied to your account if you: 1) Make payments 5 calendar days late twice or 30 calendar days late once; or 2) Make a payment that is returned; or 3) If you exceed your Credit Limit 2 times in 12 consecutive months. **How Long Will the Penalty APR Apply?** If your APRs are increased for any of these reasons, the Penalty APR will apply until you make 6 consecutive minimum payments when due and do not exceed your Credit Limit during that time period.
How to Avoid Paying Interest on Purchases	Your due date is 24 – 30 days after the close of each billing cycle. We will not charge you interest on new Purchases if you pay your entire balance, or Plan Adjusted Balance if you have any Fixed Payment Program balance(s), in full by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.
Fees	**U.S. Bank Business Altitude Connect Card**
Annual Fee • Annual Membership Fee	 **$0** introductory annual fee for the first 12 months. After that, **$95** for Account Owners and **$0** for Authorized Employees.
Transaction Fees • Balance Transfer • Convenience Check Cash Advance[1] • Cash Advance ATM • Cash Advance • Cash Equivalent Advance • Overdraft Protection • Foreign Transaction • U.S. Bank ExtendPay® Fees	 Either **5%** of the amount of each transfer or **$5** minimum, whichever is greater. Either **5%** of the amount of each advance or **$5** minimum, whichever is greater. Either **5%** of the amount of each advance or **$10** minimum, whichever is greater. Either **5%** of the amount of each advance or **$10** minimum, whichever is greater. Either **5%** of the amount of each advance or **$10** minimum, whichever is greater. **None** **None** A monthly fee not to exceed **1.6%** of the original principal amount in a U.S. Bank ExtendPay® Plan or U.S. Bank ExtendPay® Loan.[2] This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance.
Penalty Fees • Late Payment • Returned Payment • Overlimit	 **$41** **$40** **$40**

How We Will Calculate Your Balance: We use a method called 'average daily balance (including new purchases)'. See your Cardmember Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

Loss of Introductory APR: We may end your introductory APR and apply the standard APR or Penalty APR if you make a late payment, make a payment that is returned, or your account exceeds its Credit Limit.

The information about the costs of the card described in this application is accurate as of 07/2026. This information may have changed after this date. To find out what may have changed, call us at 1-866-485-4545 (we accept relay calls) or write to us at P.O. Box 6353, Fargo, ND 58125-6353.

[1]Depending on your credit history, Convenience Checks may not be available to all applicants.

[2]U.S. Bank ExtendPay® Fees are calculated based upon the original principal amount, Purchase APR, and other factors.

How Variable Interest Rates Are Determined: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Non-Introductory Purchase Rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in the Cardmember Agreement.

Fixed Payment Programs: From time to time we may offer to you the benefit of our Fixed Payment Programs, including ExtendPay® Plans and ExtendPay® Loans, which allow you to pay off balances in fixed monthly payments over time. See your Cardmember Agreement for more information.

Notice to 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.

Applicant Statement

Business Owner authorizes U.S. Bank National Association ("we", "us", or "our") to obtain a consumer credit report and a business credit report for use in assessing his/her personal creditworthiness in connection with an application by Company, of which Business Owner is an employee, principal, owner, partner, officer, or guarantor, for a U.S. Bank Business Altitude Connect Card. We need such consumer reports because Business Owner may have direct, contingent, present, or future liability to us for the Company's obligation in connection with the Account. All applicants agree that, as long as the Account is open, we may obtain credit reports about the applicants from time to time. We reserve the right to consider the applicant for a lower line of credit if one was requested. This application must be signed by a Business Owner with authority to bind the Business to the terms of this Application Agreement. The Business Owner certifies that the execution, delivery and performance of this Application has been authorized by all necessary corporate action by the Business, and will provide evidence of such action upon request. If the Business is approved for the U.S. Bank Business Altitude Connect Card, the Business Owner requests and directs us to open a U.S. Bank Business Altitude Connect Card ("Account") and to issue U.S. Bank Business Altitude Connect Card ("Cards") to any individual Employees of the Business, including the Business Owner, designated by the Business Owner on this Application or its addendum, or by any process agreed to by us and the Business. The Business Owner and the Business shall be jointly and severally liable for all charges on the Account. Each applicant understands and agrees that we may increase or decrease the APR or credit limit assigned to the Account and/or to the Cards within the Account or close the Account at any time based on our credit guidelines, credit report information, Account history, or the financial circumstances of the Cardmember. At the time the Account is opened, individual Employees, including the Business Owner, will be issued Cards and a U.S. Bank Business Altitude Connect Card Cardmember Agreement governing individual use of the Account and individual Employee liability for charges to the Account. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. Use of the Card or the Account will signify acceptance of the terms of the Cardmember Agreement, which may be amended from time to time. All applicants must be at least 18 years old and agree that Accounts will be used primarily for business purposes, and not personal, family, or household purposes. Information from this Application may be shared with our affiliates. Cash access is subject to credit approval. You certify that to the best of your knowledge, the information provided about yourself, the name and address provided for the legal entity customer, and the information provided about the beneficial owner(s) and/or the individual with control over the legal entity customer is complete and correct.

Authorization for the Social Security Administration to Disclose Your Social Security Number Verification: You authorize the Social Security Administration (SSA) to verify and disclose to U.S. Bank National Association through Early Warning Services, LLC or Socure Inc., their service provider for the purpose of this Application, whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records, including the basis for a no-match response. Your consent is for a one-time validation within the next 90 days.

By selecting the **Confirm & submit button**, you are signing the consent for SSA to disclose your SSN Verification to U.S. Bank National Association and Early Warning Services, LLC or Socure Inc. You agree that your electronic signature has the same legal meaning, validity, and effect as your handwritten signature.

Balance Transfer Information: Balance transfer transactions from other U.S. Bank National Association accounts are not permitted. Balance transfers submitted at time of application will be held for 10 days before processing.

U.S. Bank Business Altitude Connect Card Rewards Summary

Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credits and returns. Not all transactions are considered to be Purchases and eligible to earn rewards, such as transactions posting as Convenience Checks; Balance Transfers; Advances (including ATM withdrawals, wire transfers, traveler's checks, money orders, foreign cash transactions, betting transactions, and lottery tickets); interest charges and fees; credit insurance premiums; and transactions to (i) fund certain prepaid card products, (ii) buy currency from the U.S. Mint, or (iii) buy cash convertible items. Please refer to your Cardmember Agreement for additional information. Account must be open and in good standing (not past due or overlimit) to earn and redeem rewards and benefits. Subject to applicable law, you may not redeem rewards, and you will immediately lose all of your rewards if your Account is closed to future transactions (including, but not limited to, Program misuse, failure to pay, bankruptcy, or death). Each merchant's business is identified by a category code established by Visa and Mastercard. A Purchase will not earn additional rewards if the category code applied to a merchant is in a category that is not eligible for additional rewards earning. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which Purchases qualify for additional rewards.

1. You will earn 1 Point for every $1 spent in eligible Net Purchases.

   You will earn 5 Points (1 base and 4 additional Points) for every $1 in eligible Net Purchases spent on prepaid car and hotel reservations purchased in the Travel Center using your U.S. Bank Business Altitude® Connect Card instead of Points. Prepaid car and hotel reservations in the Travel Center are not classified as a travel provider category merchant transaction and are not eligible to receive the additional Points for that category. Please allow 1-2 statement billing cycles for points to be credited to your account.

   You will earn 4 Points (1 base and 3 additional Points) for each $1 on the first $150,000 spent during each account calendar year on combined eligible Net Purchases made directly with merchants that are classified as a travel provider category transaction (such as purchases made directly with airlines, hotels, car rentals, taxicabs, limousines, passenger trains and cruise line companies) and for purchases made with merchants classified as a gas station or electric vehicle charging station excluding wholesale clubs and discount stores/supercenters. After $150,000 is spent on combined purchases during the calendar year in these categories, you will earn 1 Point for each $1 spent, with no maximum.

   You will earn 2 Points (1 base and 1 additional Point) for every $1 spent in eligible Net Purchases during each billing cycle for any merchant classified as a restaurant, fast-food restaurant or bar, and cellphone provider, with no maximum.

   Maximum Point value applies to Points redeemed for travel, Real-Time Rewards for travel purchases and a deposit into an eligible U.S. Bank Account. The redemption value may be different if you choose to redeem your Points for other rewards such as merchandise, gift cards, and/or statement credit. Other restrictions apply. Establishment or ownership of a U.S. Bank Account or other relationship with U.S. Bank is not required to obtain a card or to be eligible to use Points to obtain any rewards offered under the program. Minimum redemption amounts may vary and are subject to change without notice.

   Points will expire if there is no reward, purchase, or balance activity on your account for 12 consecutive statement cycles.

2. In order to be eligible for the $25 rideshare service credit, you must make at least one rideshare service purchase per month for 3 consecutive months. The month following 3 consecutive rideshare service purchases, your credit will be processed, and you will not be eligible to earn toward your next rideshare service credit. Starting the month after your credit is processed, you will again be eligible to earn the service credit for 3 consecutive months of rideshare service purchases. Rideshare service purchases must be made directly with a rideshare provider such as Uber and Lyft, including taxi services. Each merchant's business is identified by a category code. We do not determine the category codes applied to merchants' businesses and reserve the right to determine which purchases qualify for this credit. We reserve the right to adjust or reverse any portion of all or any rideshare services credit for unauthorized purchases or transaction credits. The credit will be applied to your card account within 1-2 statement billing cycles after earning the credit.

3. Certain terms, conditions and exclusions apply. Please visit https://www.prioritypass.com/usbankbizconnect to enroll for Priority Pass Digital and for further details. Offers vary by location. View terms and conditions at prioritypass.com/en/conditions-of-use.