

Unlock more with lower interest.

Receive a 0% introductory APR ¹ on purchases and balance transfers for the first 18 billing cycles, thereafter, a variable APR, currently 17.24% - 26.24%.

Available for new cardmembers through October 1, 2023.¹

There's never been a better time to lock in a lower interest rate.



Transfer balances from higher-rate credit cards and save on interest payments.



Easily manage employee spending with employee cards.



Choose your payment due date.²



Count on dedicated small business specialists for 24/7 support.



Apply for a card from your mobile phone.



Text apply 125pht to 872500* or scan the QR code.



Or, apply online at creditcardapply.usbank.com/125pht



Questions? Contact your banker:

Minh Porter | 612-368-6886 | minh.porter@usbank.com



*Messaging and data rates may apply.

1. Offer dates subject to change. The 0% introductory APR applies to purchases and is valid for the first 18 billing cycles. The 0% introductory APR applies to balance transfers made within 30 days of account opening and is valid for the first 18 billing cycles. The introductory rate does not apply to cash advances. Thereafter, the APR may vary and as of 7/28/23 the undiscounted variable APR for purchases and balance transfers is 17.24% - 26.24% (based on your creditworthiness). The variable APR for Cash Advances is 29.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 4% of each cash amount, \$10 minimum. Balance transfer fees of 3% of each transfer amount, \$5 minimum. There is a \$1 minimum interest charge where interest is due. Annual fee: \$0. Foreign Transaction fee: 3% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. U.S. Bank ExtendPay[®] Fees: A monthly fee not to exceed 1.6% of the original principal amount in an U.S. Bank ExtendPay[®] Plan or U.S. Bank ExtendPay[®] Loan. This fixed fee is disclosed upon enrollment and charged each month that you owe the applicable ExtendPay balance. ExtendPay[®] Fees are calculated based upon the original principal amount, Purchase APR, and other factors. The rate will end early and increase to the APR for Purchases and Balance Transfers or to a Penalty Rate APR if you make a late payment, make a payment that is returned, or your account exceeds its credit limit. When you make a payment, the amount up to your Minimum Payment is applied first to the monthly payment obligation for ExtendPay[®] Plans and 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.

2. Not all payment due dates may be available. Please call the number on the back of your card for further information.

U.S. Bank 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.

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