



Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Past Due Invoices	<b>6.82%</b> This APR will vary with the market based on the Prime Rate
APR for Collection Accounts	<b>17.92%</b> This APR will vary with the market based on the Prime Rate
How to Avoid Paying Interest	Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on your invoices as long as each invoice is paid on-time and in full. We will begin charging interest on the 60 <sup>th</sup> past due day for non-collection accounts. We will begin charging interest on balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00

Fees		
Fee Type	Consumer	Enterprise
Annual Fee	None	None
Transaction Fees		
Credit Card Surcharge	0% + \$0.00 per transaction.	0% + \$0.00 per transaction.
Change Order	10\$	\$50
Cancel Order	\$0	\$35
Close Account	\$0	\$120
Additional Content	\$15	\$75
Initial Application Filing	\$1	\$1
Remote Technical Support	\$50	\$200
Late Payment	\$7	\$45
Returned Payment	\$5	\$35

**How we calculate your balance:** We use a method called pro-rate where we charge daily for each service and it's totaled at the end of each billing cycle into a final balance. You can contact Nexure at the end of each business day during nightly processing for your daily balance.

**Payment Allocation:** We may apply the portion of your payments to your minimum payment to lower APR balances first, including transferred balances. Generally, any amount paid above the Minimum Payment Due will be applied to your highest APR balances first.

**Important Notice:** Closing of a Nexure Account does not eliminate your responsibility to pay balances or past due amounts. Closure of accounts prevents incurring further charges on the account but does not stop payment collection attempts or interest accumulation. You are under obligation to ensure all balances are paid on-time and as agreed. We may adjust these terms and pricing at anytime for any reason we see fit without notice.

**Loss of Introductory APR:** We may end your introductory APR and apply the penalty APR if you make a late payment.