## IMPORTANT CREDIT CARD DISCLOSURES

The following disclosure represents important details concerning your credit card. The information about costs of the card are accurate as of 4/20/2023 $\qquad$ . You can contact us toll free at (800) 230-0200 or at the address above to inquire if any changes occurred since the effective date.

| INTEREST RATES and INTEREST CHARGES: |  |
| :--- | :--- |
| Annual Percentage Rate (APR) <br> for Purchases | $\mathbf{1 . 9 9 \%}$ Introductory APR for 6 billing cycles as of account opening. <br> After that, your Standard APR will be 16.65 \% to 19.15 \% depending on <br> your credit history. <br> This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | $\mathbf{1 . 9 9 \%}$ Introductory APR for 12 billing cycles as of account opening. <br> After that, your Standard APR will be $\mathbf{1 6 . 6 5} \%$ to <br> history. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | $\mathbf{1 . 9 9 \%}$ Introductory APR for 12 billing cycles as of account opening. <br> After that, your Standard APR will be $\mathbf{1 6 . 6 5 ~ \% ~ t o ~}$ <br> history. This APR will vary with the market based on the Prime Rate. |
| Paying Interest | Your due date is at least 21 days after we mail your billing statement. We will not <br> charge you interest on purchases if you pay your entire new purchase balance by the <br> due date each month. We will begin charging interest on cash advances and balance <br> transfers on the date the cash advance or balance transfer is posted to your account. |
| Minimum Interest Charge | None |
| For Credit Card Tips from the <br> Consumer Financial <br> Protection Bureau | Tolearn more about factors to consider when applying for or using a credit card, <br> visit the website of the Consumer Financial Protection Bureau at <br> http://www.consumerfinance.gov/learnmore |

## FEES:

## Fees to Open or Maintain your

## Account

- Annual Fee:
- Application Fee:


## Transaction Fees

- Balance Transfer:
- Cash Advance:
- Foreign Transaction:


## Penalty Fees

- Late Payment:
- Over-the-Credit Limit:
- Returned Payment:

None for the first year; $\$ 49.00$ thereafter
None

None
None
None

Up to $\mathbf{\$ 2 5 . 0 0}$ the first time your payment is late 2 days or more. If you make a subsequent late payment within the following 6 billing cycles, you will be charged up to $\$ 35.00$ for each late payment.
None
Up to $\mathbf{\$ 2 5 . 0 0}$ the first time your payment is returned for any reason. If a subsequent payment is returned for any reason within the following 6 billing cycles, you will be charged up to $\$ 35.00$ for each returned payment.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."
Loss of Introductory Rate: We may end your Introductory Rate and apply the standard APR disclosed above if you make a late payment.

