

Interest Rates and Interest Charges		
	No Cash Back Rewards Card	Cash Back Rewards Card
Annual Percentage Rate (APR) for Purchases:	10.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.	12.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.
APR for Balance Transfers:	10.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.	12.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.
APR for Cash Advance:	10.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.	12.74 – 17.99%* when you open your account, based on your creditworthiness.* After that, this APR will vary with the market based on Prime Rate.
Paying Interest:	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 date made or from the first day of the billing cycle in which the cash advance or balance transfer is posted to your account, whichever is later.	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any 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 date made or from the first day of the billing cycle in which the cash advance or balance transfer is posted to your account, whichever is later.
For Credit Card Tips from the Consumer Financial Protection Bureau:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://consumerfinance.gov/learnmore	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://consumerfinance.gov/learnmore

Fees		
Annual Fee:	None	None
Transaction Fees		
• Balance Transfer:	None	None
• Cash Advance:	3% (but not less than \$1.50 or greater than \$150)	3% (but not less than \$1.50 or greater than \$150)
• Foreign Transaction:	1% of each transaction in U.S. Dollars	1% of each transaction in U.S. Dollars
Penalty Fees		
• Late Payment:**	Up to \$35.00	Up to \$35.00
• Over-the-Credit Limit:	None	None
• Returned Payment:	Up to \$25.00	Up to \$25.00

How We Will Calculate Your Balance: We use a method called “Average Daily Balance (including new purchases).”

Your APRs will be determined by adding a margin, which will be based on your creditworthiness, to the Prime Rate. For the No Cash Back Rewards Card, a margin of 5.74% to 14.74% will be added to the Prime Rate and the resulting sum will be your APRs. For the Cash Back Rewards Card, a margin of 7.74% to 14.74% will be added to the Prime Rate. For example, if the Prime Rate is 5.00% and, based on your creditworthiness, your margin is 7.74%, your APRs will be 12.74%. Your creditworthiness for either card will be based on your current credit score reported to us by TransUnion. We currently use TransUnion to provide us with your credit score, but we reserve the right to change such agency at any time, without notice. We reserve the right to review your credit score from time to time and to adjust any of your APRs based on such review, which rate will change after we provide any written notice required by applicable law. Your APRs will also vary with the market based on Prime Rate. No notice of these changes is required by applicable law.

**If the minimum required payment is not received within 10 days after the closing date subsequent to the payment due date, a late payment fee of up to \$35.00, or the amount of your minimum payment, whichever is less, will be imposed. More details will be provided in your account agreement.

Rewards: Rewards are offered with the Prime Financial Credit Card.

Military Lending Act

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premium; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).