

Current Terms, as of NOVEMBER 04, 2024

| Interest Rates and Interest Charges | |
|---|--|
| Annual Percentage Rate (APR) for Purchases | 14.990% - 25.990% *APR is based on individual creditworthiness |
| APR for Balance Transfers | 14.990% - 25.990% |
| APR for Cash Advances | 14.990% - 25.990% |
| Penalty APR And When It Applies | None |
| 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 transaction date. |
| Minimum Interest Charge | If you are charged interest, the charge will be no less than \$0.50 . |
| 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 https://www.consumerfinance.gov/learnmore. |

| Fees | |
|-------------------------|--|
| Annual Fee | \$0.00 |
| Transaction Fees | |
| • Balance Transfer | \$0.00 |
| • Cash Advance | \$0.00 |
| • Foreign Transaction | 1% of each foreign transaction in U.S. dollars. |
| Penalty Fees | |
| • Late Payment | Up to \$25.00 |
| • Over-the-Credit Limit | Up to \$0.00 |
| • Returned Payment | Up to \$20.00 |

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." This method is explained in the cardholder agreement.

Billing Rights: Information on your rights to dispute transactions is provided in the cardholder agreement.

Periodic Rates: The Purchase APR is between 14.99% - 25.99% which is a monthly periodic rate of 1.249% - 2.166%
The Introductory Balance Transfer APR is 0.00% for 6 month on qualifying balances which is a monthly periodic rate of 0.00%
The Balance Transfer APR is between 14.99% - 25.99% which is a monthly periodic rate of 1.249% - 2.166%
The Cash Advance APR is between 14.99% - 25.99% which is a monthly periodic rate of 1.249% - 2.166%

Military Lending Act Notice: 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 premiums; 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).