

<b>INTEREST RATE AND INTEREST CHARGES</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.74% - 17.74%</b> Standard APR based on your credit worthiness This APR will vary with the market based on the Prime Rate. <b>0%</b> Introductory rate for 6 months from the date your account was opened.
<b>APR for Balance Transfers</b>	<b>11.74% - 17.74%</b> Standard APR based on your credit worthiness This APR will vary with the market based on the Prime Rate. <b>0%</b> Introductory rate for 6 months from the date your account was opened.
<b>APR for Cash Advances</b>	<b>11.74% - 17.74%</b> Standard APR based on your credit worthiness This APR will vary with the market based on the Prime Rate. <b>0%</b> Introductory rate for 6 months from the date your account was opened.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
<b>FEES</b>	
<b>Annual Fees</b>	<b>None</b>
<b>Transaction Fees</b>	<b>None</b>
<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Fees</b></li> </ul>	Either <b>\$5.00</b> or <b>3.00%</b> of the amount of each transfer, whichever is greater. <b>1.00%</b> of each transaction in U.S. dollars.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit-Line</b></li> <li>• <b>Returned Payment</b></li> </ul>	<b>\$25.00</b> <b>None</b> <b>\$35.00</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance". See your consumer cardholder agreement for further information regarding how we calculate your balance.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your cardholder agreement.

**Disclosure Fees:** Rush Fee - **\$30.00**

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies every customer. What does that mean to you: When you apply for credit, we will ask for specific legal entity information; and information on all signers to include name, address, date of birth and other information that will allow us to identify the signers. We may also ask to see the signers driver's license or other identifying documents.

**Military Lending APR:** Effective October 1, 2017, 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).

\*We add a margin to the Prime Rate to determine variable APRs. An increase in the Prime Rate will cause an increase in your APR, the INTEREST CHARGE and your minimum payment. The U.S. Prime Rate will be the rate in effect on the 15<sup>th</sup> day of the month immediately preceding the calendar quarter change date as published in The Wall Street Journal. If The Wall Street Journal is not published for any reason, the Bank may use a comparable index and margin to determine its rate. APRs shown here are based on the **4.25%** Prime Rate in effect on **04/01/2020**. For each billing period, the APR is determined by adding a margin to the Prime Rate. The margin for the APR for Purchases, Balance Transfers, and Cash Advances is **7.49%-13.49%**.