

**IMPORTANT CREDIT CARD DISCLOSURES**

The following disclosure represents important details concerning your credit card. The information about costs of the card is accurate as of 4/1/2021. You can contact us toll free at (800) 245-8085 or at the address above if any changes occurred since the effective date.

<b>INTEREST RATES and INTEREST CHARGES:</b>	
	<b>Mastercard World Rewards</b>
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>11.99-18.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>15.99-22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>15.99-22.99%</b> depending on your credit history. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire new purchase balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the date the cash advance or balance transfer is posted to your account.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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="https://consumerfinance.gov/data-research/credit-card-data">https://consumerfinance.gov/data-research/credit-card-data</a> <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

<b>FEES:</b>	
<b>Fees to Open or Maintain your Account</b> • Annual Fee: • Application Fee:	None None
<b>Transaction Fees</b> • Balance Transfer: • Cash Advance: • Foreign Transaction:	<b>3 %</b> of the amount of each transfer (minimum: <b>\$3</b> , maximum: <b>\$150</b> ) <b>3 %</b> of the amount of each cash advance <b>1 %</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> • Late Payment: • Over-the-Credit Limit: • Returned Payment:	Up to <b>\$25</b> if your payment is late 10 days or more. Up to <b>\$25</b> if you exceed your credit limit. Up to <b>\$25</b> if your payment is returned for any reason.

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Payments greater than \$2,500 will be subject to a 3 business day hold.**

**Cash Advances may be completed up to 25% of the credit limit.**