

CREDIT CARD RATES AND IMPORTANT INFORMATION

Interest Rates and Charges	
Annual percentage rate (APR) for purchases Premier Card: 11.25% to 12.25% Classic Card: 14.25% to 18.49%	11.25% to 18.49% The rate and card type you are offered will be determined by our evaluation of your creditworthiness and ability to pay. These rates are non-variable which means we can change our rates after providing legal notice.
APR for Balance Transfers	Same as Purchase APR
APR for Cash Advances	Same as Purchase APR Cash advances are limited to a maximum of 50% of your available credit limit.
How to Avoid Paying Interest (Finance Charges) on Purchases/Cash Advances/Balance Transfers	Your due date is at least 25 days after the close of each billing cycle. If you are approved for our PREMIER Card, you will not be charged interest on purchases if you pay your entire statement balance by the due date each month. If you are approved for our CLASSIC Card, you will be charged interest from the date the purchase transaction is posted to your account. Both the PREMIER and CLASSIC Cards begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest (Finance) Charge/Minimum Payment	There is no minimum interest charge. Your minimum payment is 3% of your Total New Balance or \$25 whichever is greater . Balances less than \$25 must be paid in full each month.
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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Annual Fee/Set-up Fee/Maintenance Fee	There are no annual, set-up, or maintenance fees.
Transaction Fees <ul style="list-style-type: none"> Balance Transfer Cash Advance Foreign Transactions/Foreign Currency Transactions 	<ul style="list-style-type: none"> There is no balance transfer fee. A fee equal to 1% of the total amount advanced (\$5 minimum, \$50 maximum) will be charged each time you take a cash advance whether the advance is taken in-person at one of our branches, by ATM, or by letter check/statement cash advance. Purchases and cash advances made in foreign currencies will be billed to you in US Dollars. VISA charges a fee equal to 1% of the transaction and we will pass that fee on to you. Transactions processed outside the United States in US dollars may be charged VISA's foreign transaction fee of 0.8% regardless of whether there is a currency conversion associated with the transaction.
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	<ul style="list-style-type: none"> You will be charged a \$10 fee each billing statement period that the minimum monthly payment is not received within a 10-day courtesy period after the payment due date. \$15 for a paper check returned unpaid \$15 for an electronic payment unpaid. This includes paper checks converted to electronic payments by the payment processor.

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". For both the Premier and Classic cards, any portion of your balance that is carried over from the previous billing cycle will have interest added each month until paid in full.

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