

## MASTERCARD / VISA

### Consumer Credit Card Information

#### INTEREST RATES AND INTEREST CHARGES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES, CASH ADVANCES	<b>16.56%</b> ON REGULAR MASTERCARD <b>6.50%</b> INTRODUCTORY RATE FOR 6 MONTHS THEN VARIABLE 7% + PRIME ON VISA CLASSIC <b>6.50%</b> INTRODUCTORY RATE FOR 6 MONTHS THEN VARIABLE 6% + PRIME ON VISA GOLD
PAYING INTEREST	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date. We do not offer balance transfers.
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: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

#### FEES

ANNUAL FEE	None
TRANSACTION FEES CASH ADVANCE	Either \$2 or 1% of the amount of each transfer, whichever is greater (maximum fee \$10)
FOREIGN TRANSACTIONS	Foreign Transaction Without Currency Conversion .8% fee Foreign Transaction with Currency Conversion 1% fee
PENALTY FEES LATE PAYMENT	\$15.00
OTHER FEES MONTHLY MINIMUM PAYMENT CARD REPLACEMENT FEE	\$20 or 5.00% of your outstanding balance \$10.00

The prime rate used to determine our APR is the US Prime Rate published in the Wall Street Journal on the first day of the prior month.

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

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