

MASTERCARD / VISA

Consumer Credit Card Information

INTEREST RATES AND INTEREST CHARGES

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES, CASH ADVANCES	16.56% ON REGULAR MASTERCARD 6.50% INTRODUCTORY RATE FOR 6 MONTHS THEN VARIABLE 7% + PRIME ON VISA CLASSIC 6.50% 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: http://www.consumerfinance.gov/learnmore

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	1% of each transaction
PENALTY FEES	
LATE PAYMENT	\$15.00
OTHER FEES	
MONTHLY MINIMUM PAYMENT	\$20 or 5.00% of your outstanding balance
CARD REPLACEMENT FEE	\$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)."

6/6/2019