

## APPLICATION AND SOLICITATION DISCLOSURE MASTERCARD® PLATINUM REWARDS CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>17.49% to 25.49%</b> when you open your account, based on your creditworthiness. After that, the APR will vary with the market based on Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	<b>17.49% to 25.49%</b> This APR will vary with the market based on the Prime Rate.
Annual Percentage Rate (APR) for Cash Advances	<b>26.49%</b> This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
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="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>
Fees	
Annual Fee	<b>None</b>
Transaction Fees	
• Balance Transfer	Either <b>\$5</b> or <b>3%</b> of each transfer, whichever is greater.
• Cash Advances	Either <b>\$5</b> or <b>3%</b> of each advance, whichever is greater.
• Foreign Transactions	<b>1%</b> of each foreign transaction in U.S. Dollars.
Penalty Fees	
• Late Payment	Up to <b>\$7</b> if the Minimum Payment Due is not paid within 5 days of the Payment Due Date.
• Returned Payment	Up to <b>\$25</b> .

**How We Will Calculate Your Balance:** We use a method called “Average Daily Balance (Including Current Transactions).”

The information about the costs of the card described in this application is accurate as of February 7, 2025. This information may have changed after that date. To find out what may have changed, call us at (888) 354-6228.