

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 02/10/2025. You can contact us toll free at the number or address on Page 1 to inquire if any changes occurred since the effective date. New York residents may contact the New York state department of financial services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods: https://www.dfs.ny.gov/consumers/credit_debt or (800) 342-3736.

INTEREST RATES and INTEREST CHARGES:

	Mastercard Platinum Rewards	Mastercard Gold Preferred
Annual Percentage Rate (APR) for Purchases	9.90 % to 24.90 % depending on your credit history.	6.90 % to 22.90 % depending on your credit history.
APR for Cash Advances	9.90 % to 24.90 % depending on your credit history.	6.90 % to 22.90 % depending on your credit history.
APR for Balance Transfers	0.00 % Introductory APR for <u>12</u> months from the date of each transfer. After that, your Standard APR will be 9.90% to 24.90 % depending on your credit history.	0.00 % Introductory APR for <u>12</u> months from the date of each transfer. After that, your Standard APR will be 6.90 % to 22.90 % depending on your credit history.
Penalty APR and When it Applies	25.00 % This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? We may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.	25.00 % This APR may be applied to your account if you make a payment that is late 60 days or more. How Long Will the Penalty APR Apply? We may keep them at this higher level on existing and new balances until you make six consecutive on-time payments.
Paying Interest	Your due date is at least 21 days after we mail your billing statement. We will not charge you interest on purchases if you pay your entire 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.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$ <u>0.01</u> .	
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:

Fees to Open or Maintain your Account	
• Additional Card Fee:	\$10.00 per card.
Transaction Fees	
• Balance Transfer:	Either \$5.00 or 4.00% of the amount of each transfer, whatever is greater (No maximum fee.)
• Cash Advance:	Either \$2.00 or 2.00% of the amount of each advance, whatever is greater.
• International Transaction:	None
Penalty Fees	
• Late Payment:	Up to \$25.00 if your payment is more than 5 days late.
• Over-the-Credit Limit:	None
• Returned Payment:	Up to \$25.00 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)."