



PO Box 4044
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Credit Card Application and Solicitation Disclosure

Interest Rate and Interest Charges

Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers

Cash Back: **13.50%-23.99%**

Based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.

Platinum: **8.90%-19.90%**

Based on your credit profile when you open your account. This APR will vary with the market based on the Prime Rate.

Secured: **10.90%**

Paying Interest

Your due date is at least 25 days after the close of each billing cycle. 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 transaction date.

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

Transaction Fees

- Foreign Transaction Fee

1.00% of each transaction in U.S. Dollars.

Penalty Fees

- Returned Payment
- Late Payment

Up to **\$20.00**

Up to **\$25.00**

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

Billing Rights: Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Agreement.

The above rates and fees are effective as of **12/28/2025**