

## \*MASTERCARD GOLD REWARDS – Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>8.90%*</b> when you open your account, based on your creditworthiness.
APR for Balance Transfers	<b>8.90%*</b>
APR for Cash Advances	<b>8.90%*</b>
Penalty APR and When it Applies	<b>NA</b>
How to Avoid Paying Interest on Purchases	<b>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.</b>
Minimum Interest Charge	<b>If you are charged interest, the charge will be no less than \$0.50.</b>
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 for MasterCard Gold Rewards

Annual Fee	<b>None</b>
Foreign Transaction Fee	<b>1% International Conversion Fee</b>
Penalty Fees	Late Payment Fee (after 10 days) is <b>\$20.00</b>
Overlimit Fee	<b>\$10.00</b>
Balance Transfer Fees	<b>None</b>

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

Certain credit qualifications must be met to qualify for a MasterCard Gold Rewards and you must be eligible for a \$2000.00 credit limit.

If you do not qualify for a MasterCard Gold Rewards your application will be processed for a MasterCard Classic.

## \*\*MASTERCARD CLASSIC – Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	<b>11.90%**</b> when you open your account, based on your creditworthiness.
APR for Balance Transfers	<b>11.90%**</b>
APR for Cash Advances	<b>11.90%**</b>
Penalty APR and When it Applies	<b>NA</b>
How to Avoid Paying Interest on Purchases	<b>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.</b>
Minimum Interest Charge	<b>If you are charged interest, the charge will be no less than \$0.50.</b>
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 for MasterCard Classic

Annual Fee	<b>None</b>
Foreign Transaction Fee	<b>1% International Conversion Fee</b>
Penalty Fees	Late Payment Fee (after 10 days) is <b>\$20.00</b>
Overlimit Fee	<b>\$10.00</b>
Balance Transfer Fees	<b>None</b>

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