

Consumer Mastercard® Credit Card Disclosure – Pricing Information

Interest Rates and Interest Charges					
	Low Rate	Cash Back	Rewards Points	Be You Rewards	Secured
Annual Percentage Rate (APR) for Purchases, Balance Transfers, and Convenience Checks	8.15% to 18.00% This APR will vary with the market based on the Prime Rate. ¹	11.15% to 18.00% This APR will vary with the market based on the Prime Rate. ²	11.15% to 18.00% This APR will vary with the market based on the Prime Rate. ²	11.15% to 18.00% This APR will vary with the market based on the Prime Rate. ²	13.15% This APR will vary with the market based on the Prime Rate. ³
APR for Cash Advances	8.15% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ¹	11.15% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ²	11.15% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ²	11.15% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ²	13.15% This APR will vary with the market based on the Prime Rate. ³
Penalty APR and When It Applies	18.00%. This APR may be applied to your Account if you: <ol style="list-style-type: none"> Do not pay at least the Minimum Payment within 60 days after the Due Date. How Long Will the Penalty APR Apply: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.				
Paying Interest	Your due date is at least 25 days after the close of each Billing Cycle. We will not charge you any interest on purchases if you pay your entire New Balance by the Due Date each month. We will begin charging interest on Cash Advances, Convenience Checks, and Balance Transfers on the Transaction Date.				
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.				
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 Finance Protection Bureau at http://www.consumerfinance.gov/learnmore.				

See Page 2 for more important information

Fees					
	Low Rate	Cash Back	Rewards Points	Be You Rewards	Secured
Annual Fee	None	None	None	\$95	None
Transaction Fees:					
▪ Cash Advance	Either \$5 or 3% of the amount of each transaction, whichever is greater.				
▪ Balance Transfer and Convenience Checks	None				
▪ Foreign Transaction	None				
Penalty Fees:					
▪ Over-the-Credit-Limit	None				
▪ Late Payment	Either \$25 or the Minimum Payment due, whichever is less.				
▪ Return Payment	Either \$25 or the Minimum Payment due, whichever is less.				

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

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

Variable Rate Information: Variable APRs above are based on the Prime Rate of 3.25% as of December 21, 2021. Your APRs may increase or decrease if the Prime Rate increases or decrease. An increase or decrease in your APRs will affect the total amount of interest you pay and will result in a higher or lower monthly payment. When Prime Rate changes, the resulting changes to your variable APRs will be effective on the first day of your Billing Cycle. Your APRs are calculated by adding a Margin to the Index Rate. The Index Rate is the highest Prime Rate published in the Wall Street Journal in the month preceding the Billing Cycle.

¹We add a Margin of 4.90% to 17.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Convenience Checks/Cash Advance APR (daily periodic rate currently 0.022328% to 0.049315%).

²We add a Margin of 7.90% to 15.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Convenience Checks/Cash Advance APR (daily periodic rate currently 0.030547% to 0.049315%).

³We add a Margin of 9.90% to the Prime Rate to determine the Purchase/Balance Transfer/Convenience Checks/Cash Advance APR (daily periodic rate currently 0.036027%).

The maximum Variable APR will not exceed 18% (daily periodic rate 0.049315%), or the rate permissible under the Federal Credit Union Act, whichever is less.

Other Fees:

Copying Charges - \$5 max/item

Lost Card Reissue - \$10

Defined Terms: Capitalized terms used in this Disclosure but not defined herein have the meanings given to such terms in your Cardholder Agreement.

Effective Date: This Disclosure is effective as of December 21, 2021.

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