Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases

16.24%

This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

22.24%

This APR will vary with the market based on the Prime Rate.

How to Avoid Paying Interest on Purchases

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 balance by the due date of each month.

Minimum Interest Charge

If you are charged interest, the charge will be no less than $1.50.

For Credit Card Terms 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

Annual Fee

$39.00

Transaction Fees

Cash Advance
- Either $10.00 or 3% of the amount of each Cash Advance, whichever is greater
- Foreign Transaction
- 3% of the transaction amount

Penalty Fees

- Late Payment
  - Up to $41.00
- Returned Payment
  - Up to $30.00

How We Will Calculate Your Balance: We use a method called “daily balance”.

Variable Rate Information: Your APRs will vary with the market based on the Prime Rate. The Prime Rate is as reported in The Wall Street Journal on the first Tuesday of every month or if The Wall Street Journal is not published on that day, on the next business day. APRs are adjusted monthly for Billing Cycles ending on or after the date of the Prime Rate change. If the Prime Rate increases the Daily Periodic Rate and corresponding Annual Percentage Rate may increase. As a result, the Interest Charges, the Minimum Payment Due and the number of payments may also increase. Your Purchase APR will equal the Prime Rate plus a margin. This APR change will be reflected by the Prime Rate change plus the Change in Margin. The applicable Daily Periodic Rate will be equal to 1/365 of the applicable APR. The APRs shown in the table above are as of August 1, 2022.

We may change APRs, fees and other Account terms in the future as provided under the Cardholder Agreement and applicable law.

Security Interest. As a condition to approving an Account for you, you must maintain a deposit with us of not less than $300 (the "Deposit"). Your Deposit will be held in a comingled non-interest bearing deposit account with other customers' deposits ("Deposit Account"). The Deposit Account is insured by the Federal Deposit Insurance Corporation to the extent permitted by law. You grant us a security interest in and pledge and assign to us that portion of the Deposit Account represented by your Deposit, including any funds deposited following the Effective Date of your Cardholder Agreement, to secure payment of all of your obligations owed to us under your Cardholder Agreement (the "Security Interest"). Except for the Security Interest you are providing to us, you shall have no security interest in, or right to any funds in the Deposit Account.
To qualify for an Account, you understand that:

- You must be at least 18 years of age (19 in Alabama and Nebraska) and have a valid social security number, unless otherwise specified.
- You must be a resident of a US state.
- You may be ineligible if you have responded to a previous offer for a credit card issued by us within the last 30 days or if you have a previous credit card offer from us.

We maintain the right not to open your account if: a) the information provided as part of your application is incomplete, inaccurate, or cannot be verified, b) your security deposit is not received or is returned, or c) you do not meet our standards for opening an account.

Your Account may be used only for personal, family or household purposes. Your Account may be used only for valid and lawful purposes. If you use, or allow someone else to use, your Card and Account for any other purpose, you will be responsible for such use and may be liable for all transactions related to such use. You agree to pay us for all transactions and fees for your Account.

The Cardholder Agreement and Deposit Agreement, will be governed by Georgia law and applicable federal law.

**Paying Interest.** Interest accrues on Purchases beginning on the date a Purchase is posted to your Account. However, interest will not be imposed on Purchases we post to your Account in any Billing Cycle in which the Previous Balance shown on your Billing Statement is paid in full by the Payment Due Date shown on that Billing Statement. Interest accrues on Cash Advances beginning on the transaction date. There is no time within which you can pay the balance of a Cash Advance to avoid Interest.*

**Minimum Interest Charge.** If your Account is subject to an Interest charge during any Billing Cycle, the Minimum Interest Charge will be $1.50, if the calculated Interest charge would otherwise be less.*

**How We Compute the Balance Subject to Interest Rate.** Interest for a Billing Cycle is calculated separately for Purchase and Cash Advance balances. Convenience Checks are included in the Cash Advance balance. For each balance type we use the daily balance method (including current transactions). For each balance type, we first determine the daily account balance (Account Balance) by subtracting any account credits (e.g., balance due on a check we have received but not yet processed) from the Account Balance. We then apply the applicable Daily Periodic Rate to the applicable “daily balance” of your account for each day in the Billing Cycle. To get the “daily balance” for Purchases, we take the beginning Purchases balance of your account each day (including any unpaid Interest, Minimum Payments, Purchases, Purchases Plus, and any Interest accrued on the previous day’s daily balance), and subtract the applicable portion of any new payments or credits. To get the “daily balance” for Cash Advances, we take the beginning Cash Advances balance of your account each day (including any unpaid Interest and Fees), add any new Cash Advances, subtract the applicable portion of any new payments or credits (All Fees are included in the Purchases daily balance except Cash Advance Fees and Foreign Transaction Fees related to Cash Advances, which are included in the Cash Advances daily balance.) The total Interest for the Billing Cycle is the sum of the Interest for each balance type for each day during that Billing Cycle. Your Billing Statement will show a Balance Subject to Interest Rate for each balance type. That Balance Subject to Interest Rate is the average of the daily balances during the Billing Cycle, which is their sum divided by the number of days in the Billing Cycle.* The method we use to figure the daily balance and Interest results in daily compounding of interest.

**Fees**

**Cash Advance Fee.** In addition to the periodic Interest on Cash Advances, a Fee of the greater of $10.00 or 3% of each Cash Advance will be posted to your Account, and such fee is included in your daily balance for Cash Advances for the purpose of calculating Interest.

**Foreign Transaction Fee.** We will assess a Foreign Transaction Fee equal to 3% of the transaction amount for any transaction made in a foreign currency that is converted to U.S. dollars by Mastercard International. This Foreign Transaction Fee will be applied to all transactions posted to your Account in a foreign currency, including all Purchases, Cash Advances, and returns and advances which are treated as a Cash Advance (e.g., for the purpose of determining the applicable Foreign Transaction Fee). If your Account has a daily balance (e.g., Purchases or Cash Advances) as the transaction to which the Foreign Transaction Fee relates, a portion of each Foreign Transaction Fee is passed on by us to Mastercard International in connection with each foreign transaction. The Foreign Transaction Fee is a Finance Charge.

**Annual Fee.** Your Account will be assessed an Annual Fee of $39.00 after your Account is opened and annually thereafter. To the extent prohibited by applicable law, we may, without prior notice, change the Annual Fee at any time.

**Expedited Telephone Payment Fee.** We may make available at our customer service number an expedited telephone payment service involving assistance by one of our associates or members of a class without discovery or other procedures available in court, and to be a class representative or participant in a class action lawsuit. You and we agree that any arbitration will be limited to the individual dispute or controversy you have with us, and you and we both agree not to bring or participate in any arbitration involving other cardholders or other amounts, or arbitrate any claim as a representative or member of a class or in a private attorney general capacity. You may opt-out of arbitration by following the procedure described in the full text of the arbitration clause in the Cardholder Agreement without affecting validity of your Card or any credit card issued.**

**USA PATRIOT Act.** To help the government fight the funding of terrorism and money laundering activity, Federal law requires all financial institutions to verify and record information that identifies each person who opens an Account.

*See table on Page 1 for additional information about rates, fees and other costs.

**State Specific Information**

**California Residents:** A married applicant may apply for a separate account.

**Maryland Residents:** Financial charges will be imposed in amounts or at rates not in excess of those permitted by law.

**New York Residents:** You must obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or required for an account, including but not limited to reviewing, modifying, reviewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods. New York State Department of Financial Services - (800) 342-3736 or [https://www.dfs.ny.gov/](https://www.dfs.ny.gov/).

Continued on Page 3

PDIPS-010516-080122 Page 2
Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Washington Residents: A service charge will be computed on the outstanding balance for each month. You may at any time pay your total unpaid balance.

Wisconsin Residents: Married Wisconsin Residents: If you are married: (i) you confirm that this Account is being established, and related obligations incurred, in the interest of your marriage or family; (ii) No provision of a marital property agreement (including a Statutory Individual Property Classification Agreement pursuant to Sec.766.587, Wis. Stats.), a unilateral statement under s. 766.59 or a court decree under s. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred; (iii) you understand and agree that we will provide a copy of this Agreement to your spouse for their information.

*See table on Page 1 for additional information about rates, fees and other costs.