

MASTERCARD® APPLICATION AND SOLICITATION DISCLOSURE

INTEREST RATES AND INTEREST CHARGES		
Annual Percentage Rate (APR) for Purchases	6.99% to 21.00% when you open your Account, based on your creditworthiness. After that, your APR will vary with the Prime Rate (see the “Variable Rate Information” paragraph in your Agreement).	
APR for Balance Transfers	6.99% to 21.00% when you open your Account, based on your creditworthiness. These APRs will vary with the Prime Rate (see the “Variable Rate Information” paragraph in your Agreement).	
APR for Cash Advances	9.49% to 21.00% when you open your Account, based on your creditworthiness. After that, your APR will vary with the Prime Rate (see the “Variable Rate Information” paragraph in your Agreement).	
Penalty APR and When It Applies	21.00% . The Penalty APR will apply to your Account if you fail to make a payment within 60 days of the date it is due.	
How Long Will the Penalty APR Apply?	If your APR is increased for this reason, the Penalty APR may apply indefinitely at our sole discretion.	
How to Avoid Paying Interest on Purchases	Your minimum payment due date will be at least 25 days after the last date 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 charge you interest on Cash Advances and/or Balance Transfers as soon as you complete the transaction.	
Minimum Interest Charge	None.	
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 Web site of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .	
FEEES		
Annual Fees	\$0 to \$69.	
Transaction Fees	Balance Transfer	Greater of 2% of balance transfer amount or \$5.
	Cash Advance	Greater of 2% of cash advance amount or \$5.
	Foreign Transaction	1% of each transaction in U.S. dollars (see the “Foreign Transactions” paragraph in your Agreement for more information).
Penalty Fees	Late Payment	\$15.
	Over-the-Credit-Limit	\$None.
	Stop Payment/Return Item	\$27.

Other Fees	Card Replacement	\$12.
	Additional Cards	None, except that additional MasterCard Business Cards after the first two Cards will incur a \$12 fee.
	PIN Replacement	\$5.
	PIN Change	\$3.
BALANCE & INTEREST RATE CALCULATIONS		
How We Will Calculate Your Balance	We will use the “average daily balance (including new purchases)” method to calculate your balance. See the “How We Calculate Interest” paragraph in your Agreement for more information.	
How We Will Calculate Your Interest Rate	Unless a promotional APR is in place, we will add a margin to the Prime Rate to determine your variable APR (see the “Variable Rate Information” paragraph in your Agreement.) The margin for purchases and balance transfers will be 3.74% to 17.75% based on your creditworthiness. The margin for cash advances will be 6.24% to 20.25% based on your creditworthiness.	

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