



## Account Opening Disclosure

### SUMMARY OF CREDIT TERMS

INTEREST RATES & INTEREST CHARGES	VISA CASHBACK REWARDS ACCOUNT
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> introductory APR for fifteen months. After that, your APR will be <b>19.49%</b> . This APR will vary with the market, based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> introductory APR for fifteen months. After that, your APR will be <b>19.49%</b> . This APR will vary with the market, based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>20.99%</b> This APR will vary with the market, based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	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 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>	<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	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Additional Card Fees</li> <li>Card Replacement Fee</li> <li>Card Rush Fee</li> </ul>	<b>None</b> <b>None</b> <b>\$5</b> <b>\$35</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	Either <b>\$10 or 3%</b> of the amount of each balance transfer, whichever is greater (maximum fee, <b>\$150</b> ) Either <b>\$10 or 3%</b> of the amount of each cash advance, whichever is greater (maximum fee, <b>\$150</b> ) <b>1%</b> of each transaction in U.S. dollars
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> <li>Stop Payment Fee</li> </ul>	<b>\$15</b> <b>\$30</b> <b>\$30</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)". See your Consumer Cardholder Agreement for further information regarding how we calculate your balance. Loss of Introductory APR: We may end your introductory APR and apply the Standard APR in the event you are in default.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies every customer. What does that mean to you: When you apply for credit, we will ask for specific legal entity information; and information on all signers to

include name, address, date of birth and other information that will allow us to identify the signers. We may also ask to see the signer's driver's license or other identifying documents.

**How We Will Calculate Your Variable APRs:** We add a margin to the Prime Rate to determine variable APRs. An increase in the Prime Rate will cause an increase in your APR, the INTEREST CHARGE and your minimum payment. The variable APR will be determined by adding the U.S. Prime Rate as published in The Wall Street Journal ("Prime Rate") to a margin. APRs shown above are based on the 8.50% Prime Rate. The margin APR for Purchases and Balance Transfers is 10.99%. There is no pre-set limit on rate changes. An increase in the Prime Rate will cause an increase in your APR, the INTEREST CHARGE and your minimum payment. Each month, we will monitor the Prime Rate to identify any changes to the rate. On the 10th of each month, we will identify the US Prime Rate. If the 10th falls on a day the Wall Street Journal does not publish, we will identify the Prime Rate published on the last publishing day preceding the 10th day of the month. If the monitoring reveals a change to the Prime Rate, we will update the Prime Rate index with effective date of the first day of the following month.