



Disclosure Statement

The Credit Card Agreement & this Disclosure Statement constitute the Agreement for the Account.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<p>7.50% or 10.49% introductory APR for twelve months based on the card program you select. This APR will vary with the market based on the Prime Rate.^a</p> <p>After that, your APR will be 13.49% or 19.49% based on the card program you select. This APR will vary with the market based on the Prime Rate.^b</p>
APR for Cash Advances	<p>7.50% or 10.49% introductory APR for twelve months based on the card program you select. This APR will vary with the market based on the Prime Rate.^a</p> <p>After that, your APR will be 13.49% or 19.49% based on the card program you select. This APR will vary with the market based on the Prime Rate.^b</p>
APR for Balance Transfers	<p>7.50% or 10.49% introductory APR for twelve months based on the card program you select. This APR will vary with the market based on the Prime Rate.^a</p> <p>After that, your APR will be 13.49% or 19.49% based on the card program you select. This APR will vary with the market based on the Prime Rate.^b</p>
Penalty APR and When it Applies	<p>24.996%</p> <p>This APR may be applied to your Account if you make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APR is increased for the reason stated above, the Penalty APR will apply until you make three consecutive minimum payments when due.</p>
Paying Interest	<p>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. We may charge interest on cash advances and balance transfers depending on the card program you select. If so, we will begin charging interest on the transaction date.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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/.</p>

Fees	
Annual Fee	None
Transaction Fees:	
<ul style="list-style-type: none"> • Cash Advances 	None or 2% of each transaction in U.S. dollars based on the card program you select.
<ul style="list-style-type: none"> • Balance Transfers 	None
<ul style="list-style-type: none"> • Foreign Transactions 	None or 2% of each transaction in U.S. dollars based on the card program you select.



Penalty Fees:	
• Late Payment	None
• Returned Payment	None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your account agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

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

Prime Rate: The APR will vary based on changes in the Prime Rate. As of December 14, 2022, the Prime Rate was 7.50%.

^a Based on the card program you select, we add a 0.00 or 2.99% Margin to the Prime Rate to determine the introductory APR for Purchases, Cash Advances, and Balance Transfers. The maximum APR is 24.996%.

^b Based on the card program you select, we add a 5.99% or 11.99% Margin to the Prime Rate to determine the APR for Purchases, Cash Advances and Balance Transfers. The maximum APR is 24.996%.

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call 1-888-236-8437.

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