

# Credit MasterCard® Account Disclosure



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**Effective Date: July 1, 2019**

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>8.49% - 20.49%</b> When you open your account, based on your creditworthiness.
<b>APR for Cash Advances &amp; Balance Transfers</b>	<b>8.49% - 20.49%</b> When you open your account, based on your creditworthiness.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is 27 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</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> .
FEES	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Foreign Transaction Fee</b></li> </ul>	Up to 1% of the US dollar amount of the foreign transaction
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment Fee</b></li> <li>• <b>Returned Check Fee</b></li> </ul>	\$20.00 \$25.00
<b>Other Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Card Replacement Fee</b></li> <li>• <b>Rush Delivery</b></li> </ul>	\$10.00 \$25.00
<b>How We Will Calculate Your Balance</b>	We use a method called "average daily balance (including new purchases)." See your Agreement for more details.
<b>Billing Rights</b>	Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit MasterCard® Agreement.
<b>Other Important Credit Card Terms and Conditions</b>	All terms, including fees and the APRs for new transactions, may change after account opening in accordance with the Credit MasterCard® Agreement and applicable law.