

Consumer Mastercard® Credit Card Disclosure – Pricing Information

Interest Rates and Interest Charges				
	Low Rate	Cash Back	Rewards Points	Secured
Annual Percentage Rate (APR) for Purchases and Balance Transfers	14.40% to 18.00% This APR will vary with the market based on the Prime Rate. ¹	15.40% to 18.00% This APR will vary with the market based on the Prime Rate. ²	15.40% to 18.00% This APR will vary with the market based on the Prime Rate. ²	17.40% This APR will vary with the market based on the Prime Rate. ³
APR for Cash Advances	14.40% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ¹	15.40% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ²	15.40% to 18.00% when you open your account, based on your credit worthiness. This APR will vary with the market based on the Prime Rate. ²	17.40% This APR will vary with the market based on the Prime Rate. ³
Penalty APR and When It Applies	18.00%. This APR may be applied to your account if you: 1. Do not pay at least the minimum payment within 60 days after the due date. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.			
Paying Interest	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 new balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.			
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.			
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 website of the Consumer Finance Protection Bureau at http://www.consumerfinance.gov/learnmore .			
Fees				
	Low Rate	Cash Back	Rewards Points	Secured
Annual Fee	None			
Transaction Fees:				
▪ Cash Transaction	Either \$5 or 3% of the amount of each transaction, whichever is greater.	Either \$5 or 3% of the amount of each transaction, whichever is greater.	Either \$5 or 3% of the amount of each transaction, whichever is greater.	Either \$5 or 3% of the amount of each transaction, whichever is greater.
▪ Convenience Check	None	None	None	None
▪ Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater.	None	None	None
▪ Foreign Transaction	None	None	None	None

Penalty Fees:	
▪ Over-the-Credit-Limit	None
▪ Late Charge	Either \$25 or the minimum payment due, whichever is less.
▪ Payment Reversal Return	None

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).” See your Cardholder Agreement for more details.

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

Variable Rate Information: Variable APRs above are based on the Prime Rate of 7.50% as of 8/13/2025. Your APRs may increase or decrease if the Prime Rate increases or decreases. An increase or decrease in your APRs will affect the total amount of interest you pay and will result in a higher or lower monthly payment. See your Cardholder Agreement for more details.

¹We add a Margin of 6.90% to 17.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR (daily periodic rate currently 0.033972% to 0.049315%).

²We add a Margin of 7.90% to 15.90%, based on creditworthiness, to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR (daily periodic rate currently 0.042191% to 0.049315%).

³We add a Margin of 9.90% to the Prime Rate to determine the Purchase/Balance Transfer/Cash Advance APR (daily periodic rate currently 0.049315%).

The maximum Variable APR will not exceed 18% (daily periodic rate 0.049315%), or the rate permissible under the Federal Credit Union Act, whichever is less.

Other Fees:

Stmt/Doc Request Fee: \$5 per document

Rush Card Fee: \$20 per card

Card Replacement: \$10 per card

Rush PIN Fee: \$20 per PIN

Effective Date: This Disclosure is effective as of 8/13/2025.

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